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Navigating Family Bonds in the Great Recession: Insights From Parents and Young Adults

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The 2007–2009 economic recession was among the largest in U.S. history, which had reverberating impacts on families within the United States and globally. Latine families were among those most adversely affected economically, yet did not show increased negative outcomes in their psychosocial and physical health. Informed by the Family Stress Model and using a mixed methods approach, this study examined the qualitative experiences of 111 Mexican-origin families during this recession and its impact on their family relationships and adjustment. Ninety mothers ($M_{\text{age}} = 44.07$ years), 67 fathers ($M_{\text{age}} = 47.03$ years), 47 younger siblings (57% women; $M_{\text{age}} = 17.74$ years), and 50 older siblings (58% women; $M_{\text{age}} = 21.06$ years) specifically noted that the recession impacted their family via three broad themes: changes to family dynamics, strategies for managing financial hardship, and impacts on well-being. Additionally, we quantitatively assessed how early-recession sociodemographic, familial, and cultural characteristics related to participants' experiences. Parents who reported more positive adjustment strategies and well-being in their narratives reported having warmer parent–child relationships and more egalitarian gender role attitudes when the recession began. In addition, youths' higher religiosity was linked to more recession-related family conflict. Our findings highlight how family members work together to buffer the effects of economic hardship via reorganizing resources, fostering interdependence, placing family needs above one's own, and having flexibility in one's roles. As such, these findings have the potential to inform expansions of the Family Stress Model to capture resilience and strength in Mexican-origin families and inform culturally responsive programming in the future.


Keywords: economic recession, Family Stress Model, Latino/a/e/x, parent–child, siblings


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Though data are not publicly available due to the possibility of deductive disclosure, codebooks and analytic code are available upon reasonable request. This study's design and its analysis were not preregistered. The data and ideas presented in this article have not been presented or published elsewhere. The authors do not have any conflicts of interest to disclose.

We recognize our experiences inform our interest in the topic, the questions asked, the methods employed, and the interpretation of results; therefore, we detail our backgrounds to provide this context. All authors are cisgendered women. Authors Norma J. Perez-Brena, Julissa G. Duran, and Adriana J. Umaña-Taylor are Latine and grew up in Spanish-speaking and bilingual households. Author Daye Son is Korean, and author Kimberly A. Updegraff is White. All authors were trained in human development and family science in the United States, though authors Norma J. Perez-Brena, Julissa G. Duran, and Daye Son were raised in other countries. All authors specialize in studying and serving Latine families, with authors Norma J. Perez-Brena, Kimberly A. Updegraff, and Adriana J. Umaña-Taylor having 18–28 years of experience engaged in this work.

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Norma J. Perez-Brena played a lead role in conceptualization and writing—original draft and a supporting role in data curation, formal analysis, investigation, and methodology. Julissa G. Duran played a lead role in formal analysis, a supporting role in writing—original draft, and an equal role in

continued

The Family Stress Model (FSM; R. D. Conger et al., 1992) conceptualizes the mechanisms through which economic hardship adversely impacts parent stress, interparental relations, parenting, and, ultimately, youth adjustment. A systematic review has noted strong support for the FSM (Masarik & Conger, 2017), but scholars have called for more research focused on how this model operates among diverse families from ethnoracial minoritized groups and the need to document protective factors that can moderate risk (Barnett et al., 2010; Taylor & Conger, 2017). Given limited research on ethnoracial minoritized families (Perez-Brena et al., 2022), qualitative studies where families can describe, in their own words, how they adapted to economic stressors are needed. Further, studying how families adjust to macroeconomic contexts (e.g., the 2007–2009 economic recession) that impact most families, versus contexts that only impact a specific subset of families (e.g., poverty), is critical for understanding how families mobilize internal and external resources to adjust to economic pressures and the factors that can contribute to resilience. To address this need, our overarching goal was to examine the experiences of Mexican-origin families as they navigated the 2007–2009 recession. Recognizing the vast heterogeneity within and between Latine families, in this study, we focused on Mexican-origin families as they experienced heightened marginalization related to policies specifically targeting Mexicans while also experiencing the challenges of a global economic recession (Ayón & Becerra, 2013; Menjívar & Enchautegui, 2015).

Economic Recession Context and Mexican-Origin Families

The 2007–2009 economic recession was one of the largest recessions in U.S. history (Pew Trust, 2019), which led to bank failures, housing and job losses, and reduced employment (Dugan, 2023). In the United States, over 30 million individuals lost their jobs or were underemployed, and families experienced an 18% drop in net worth (Kalleberg & von Wachter, 2017). Notably, Latine¹ families suffered the greatest losses, with a 66% reduction in household worth compared to 16% and 53% among White and Black families, respectively (Kochhar et al., 2011).

Further, Latine families experienced the economic recession amid a heightened anti-Latine and anti-immigrant political climate that targeted Mexican-origin individuals (Menjívar & Enchautegui, 2015). Beginning in 2002, immigration enforcement practices increased with policies to (a) reduce access to employment and health resources for undocumented immigrants, (b) expand categories of noncitizens who could be deported, (c) make undocumented immigrant status a felony, (d) reduce the ability to appeal deportation, and (e) empower police to request proof of citizenship without a legal justification (Meissner et al., 2013; Menjívar & Kanstroom, 2013). By 2007, the number of anti-immigrant policies had increased threefold from 2002 and

peaked in 2009 (Menjívar & Enchautegui, 2015). Increases in anti-immigrant policies were linked to spikes in interpersonal discrimination directed toward U.S.-born and immigrant Latines in states where these policies were enacted, such as in Arizona (Almeida et al., 2016). This was especially salient to Mexican-origin individuals who experienced discrimination from structural sources and non-Latine individuals but also noted experiencing marginalization by other Latines (Ayón & Becerra, 2013). Therefore, Latine families, especially immigrant and Mexican-origin families, were most adversely affected by the economic recession while also experiencing increased ethnic-racial marginalization and discrimination at structural and social levels (Ayón & Becerra, 2013).

The hardships of the economic recession have been linked to reduced fertility, worse child health outcomes, and poorer self-rated health, along with increases in psychological distress, suicidal ideation, and substance use in the United States (Margerison-Zilko et al., 2016). Despite facing greater economic and cultural stressors, Latines did not show an increased risk for many of these adverse outcomes. For example, whereas strong links between recession-related stressors and substance use were noted for White and Black adults in a nationally representative study, only weak links were present for Latines (Zemore et al., 2013). Similarly, using nationally representative data, there were little to no differences in the effects of the recession on mental health for Latines compared to Whites (Lo & Cheng, 2014). That is, although Latine families were heavily impacted by the recession, they found a way to weather this storm.

Interestingly, qualitative work that has documented the ways in which the recession and discrimination impacted Mexican families' daily life (e.g., Ayón & Becerra, 2013) also provides insights into strategies individuals used to cope. For instance, among immigrant homeowners, cultural and language barriers that prevented them from seeking structural supports (e.g., from banks) led individuals to seek support from culturally bound community organizations (Pfeiffer et al., 2017). These individuals also increased their household resources by moving into multigenerational households and relying on informal support networks for advice and financial help (Pfeiffer et al., 2017). Latine families also employed several strategies to offset the recession's impacts, such as increasing the number of family members employed and hours worked, buying cheaper products, and reducing nonessential expenses (Quiroga et al., 2016).

This existing work mostly represents the experiences of Latine and immigrant adults, with only one qualitative study representing Mexican-origin *youths'* experiences (Perez-Brena et al., 2018). We are aware of only a few studies that captured *multigenerational*

¹ In this article, we use the term Latine as a gender- and linguistically inclusive term (Miranda et al., 2023); however, we also recognize this term does not fully convey the diversity within the Latine community.

conceptualization. Daye Son played a lead role in formal analysis, a supporting role in writing—original draft, and an equal role in conceptualization. Kimberly A. Updegraff played a lead role in data curation, funding acquisition, investigation, methodology, project administration, resources, supervision, and validation, a supporting role in formal analysis and writing—original draft, and an equal role in conceptualization. Adriana J. Umaña-Taylor played a supporting role in data curation and writing—review and

editing and an equal role in conceptualization, funding acquisition, investigation, methodology, project administration, resources, supervision, and validation.

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voices describing the experience of the recession on families. In a qualitative study of Portuguese parents and their young adult offspring, families reflected on how they coped with the economic recession and noted that positive communication, money management strategies such as cutting back on expenses, and positive meaning-making experiences were critical to coping with their global economic crisis (Fonseca et al., 2024). Somewhat related, quantitative research with White U.S. young adults and families has shown that youths' religious beliefs (Stein et al., 2013) and parents' positivity (Neppel et al., 2015) were linked to youths' adjustment, whereas youths' perceptions of family conflict and stress, due to the perceived self-sacrifice of their needs to support the family, were higher for youths compared to parents (Stein et al., 2013). Such work highlights potential variation *within* families in the perceived impacts of the recession and the strategies Mexican-origin families may have also employed during this time.

Given the limited amount of research using multigenerational voices assessing how *family dynamics changed* in response to the recession, our first goal was to describe the ways that Mexican-origin family members experienced the economic recession's impact on their family relationships, including how such relationships changed due to the economic recession. We did so by drawing on qualitative interviews with families living in Arizona, a U.S. location that experienced some of the most dramatic impacts of the recession (Pew Research Center, 2009).

A Contextually Informed Family Stress Model

The FSM (R. D. Conger et al., 1992) informs this study in two key ways. First, the FSM centers the experiences of psychological distress and reduced familial functioning as core mediating mechanisms that link economic hardship to adverse outcomes. This alerts us to the importance of understanding how Latine family dynamics shifted in response to the recession. Further, adaptations of the FSM have noted the importance of risk and resilience factors that may weaken or exacerbate these theorized causal links (K. J. Conger et al., 2000; Masarik et al., 2022). This guided our interest in identifying resilience factors that family members employed to weather the recession. Thus, our second goal was to examine whether family members' resilience factors present at the onset of the recession were linked to how they described navigating the recession.

Resilience factors can include individual, familial, cultural, or community resources individuals employ in the face of risk (Masarik et al., 2022) and can include familial-level resources, characteristics, and processes (Walsh, 2003). Recent adaptations of the FSM alert us to important socioeconomic, familial, and cultural resilience factors to consider. Familial socioeconomic resources, such as *family income* and *parental education*, are believed to buffer the experiences of an isolated, economically stressful situation by allowing families to draw on other resources (Masarik & Conger, 2017). For Latine families, nativity may be an additional indicator of family resources as one's immigrant status has implications for larger social resources family members can access (Castañeda et al., 2015). In addition, the socio-emotional context of the family, including *warmth and support*

experienced in family relationships, may be foundational in increasing negotiation and collaboration among family members, thus buffering the impact that economic stress has on families (Masarik et al., 2022; Taylor & Conger, 2017).

Cultural-contextual adaptations of the FSM also note that cultural values can be buffers (White et al., 2015). Recognizing the vast heterogeneity among Latines (Umaña-Taylor & Updegraff, 2013), research alerts us to the importance of familism, religiosity, and gender role attitudes as sources of within-group variation informing family experiences and as values that are especially salient to Mexican families (Fuentes et al., 2024; Knight et al., 2010). *Familism values*, which emphasize the importance of familial obligation and support, have been linked to a wide range of positive outcomes for youths and adults (Cahill et al., 2021) and may prime individuals to work together to address economic stressors. *Religiosity* and spirituality can be sources of dispositional optimism that inform how individuals interpret and find hope in times of stress (Ceballos et al., 2020; Taylor & Conger, 2017). Finally, *egalitarian gender role beliefs* may facilitate multigendered families to more equally distribute household obligations and increase collaboration across family members, potentially reducing familial conflicts (Lam et al., 2012).

The Present Study

Drawing on the FSM, our first goal was to examine qualitative reports from a subset of Mexican-origin families, including two parents and two late adolescent/young adult children, as they navigated the 2007–2009 recession. We aimed to understand how the recession impacted their family relationships and adjustment and to identify how families negotiated economic stressors, including the relational and emotional strategies they may have used. Second, also drawing on the FSM, we quantitatively explored the socioeconomic (i.e., nativity, family income, parental education), familial (i.e., parent–child warmth), and cultural (i.e., familism, religiosity, gender role attitudes) factors that informed how families managed the recession.

Method

To address our study goals, we used a mixed methods, exploratory sequential analytic design (Creswell & Clark, 2017; Fetter et al., 2013), with the goal of using qualitative results to generate important insights into families' unique experiences and integrating quantitative results to enhance the qualitative findings. Below, we describe the overall study procedures, followed by specific measures and analytic strategies used for the qualitative and quantitative portions of the study. Additionally, we report how we determined our sample size and all measures and tools used in the study, and we describe all data management, exclusions, and manipulations applied in our analyses. Though data are not publicly available due to the possibility of deductive disclosure, codebooks and analytic code are available upon reasonable request. This study's design and its analyses were not preregistered.

Procedure

Data came from Time 2 (T2) and Time 3 (T3) of a larger longitudinal study of 246 Mexican-origin families that spanned the economic recession: Time 1 (T1) in 2002–2003, T2 in 2007–2008, and T3 in 2009–2010. At T1, families of seventh graders were recruited via letters and brochures (in English and Spanish) mailed to parents in participating public and private schools in a south-western metropolitan area in the United States. Given the study focused on the roles of mothers, fathers, and siblings in Mexican-origin families (Updegraff et al., 2014), eligibility criteria were that four family members had to agree to participate, including a seventh grader, their biological mother of Mexican heritage, their biological/adoptive father, and an older sibling under the age of 21—all of whom had to be living in the home together at T1 (see Updegraff et al., 2014, for detailed information). At each time point, bilingual staff completed home visits with each participating family to conduct interviewer-administered semistructured surveys with mothers, fathers, and older and younger siblings. Each person was interviewed in separate locations whenever possible, depending on the size of the home and the space available. At T3, we integrated a semistructured qualitative interview component at the end of the semistructured survey component, and responses were audio-recorded. Honoraria were \$125 for each family at T2 and \$75 for each participating family member at T3. Interviews averaged 2 hr for youths and 3 hr for parents. Bilingual staff obtained informed consent from parents and youths over 18 and assent from youths under 18. All procedures and measures were approved by Arizona State University's human subjects review board.

Participants

Of the 246 original families, 90 mothers, 67 fathers, 50 older siblings, and 47 younger siblings from 111 families completed quantitative surveys at T2 and qualitative interviews at T3. Thus, for this study, these 111 families (totaling 254 participants) were included in all analyses. Demographic characteristics are presented in Table 1.

When comparing the 111 participating families with families who did not participate in T2 and T3 ($n = 135$) on T1 background characteristics, we found that participating families reported higher incomes ($M = \$60,458$, $SD = \$47,202$) than nonparticipating families ($M = \$47,202$, $SD = \$38,679$), $F(1, 244) = 5.29$, $p = .02$. Participating mothers were also more educated ($M = 11.09$, $SD = 3.62$) than nonparticipants ($M = 9.71$, $SD = 3.73$), $F(1, 244) = 8.51$, $p = .004$, with the same pattern for fathers who did ($M = 10.91$, $SD = 4.04$) versus did not participate ($M = 9.03$, $SD = 4.47$), $F(1, 243) = 11.77$, $p < .001$. There were no other demographic differences.

Qualitative Study

Measures

At T3, a set of open-ended questions was designed to assess each family member's perceptions of the impact of the economic recession in different domains of their lives (work, education, and family). Specifically, each family member was asked if the recession impacted their families, such that parents and youths were asked, "Has the economic downturn affected your relationships with (i.e., spouse, child, and/or sibling)?" Additionally, youths were asked, "Has the economic downturn affected your plans of forming a

Table 1

Demographic Characteristics of All Study Participants

Parent demographic	Mother	Father
	<i>M (SD)/%</i>	<i>M (SD)/%</i>
Ethnic-racial background		
Mexican	100.0%	97.0%
Other ethnicity-race ^a	0.0%	3.0%
Nativity		
U.S.-born	32.2%	29.9%
Immigrant	67.8%	70.1%
Years living in the United States at T2	28.16 (14.76)	29.33 (15.00)
Language of interview		
English	42.4%	35.5%
Spanish	57.7%	64.5%
Age at T2	44.07 (4.64)	47.03 (5.55)
Education at T2		
Less than high school degree	38.9%	41.8%
High school degree	20.0%	28.4%
Postsecondary education	41.1%	29.9%
Household income at T2	\$69,793 (49,150)	
Household income at T3	\$60,762 (51,200)	
Household size at T2	4.04 (1.34)	
Household size at T3	3.76 (1.43)	
Youth demographic	Older sibling	Younger sibling
	<i>M (SD)/%</i>	<i>M (SD)/%</i>
Gender		
Woman	58.0%	57.4%
Man	42.0%	42.6%
Nativity		
U.S.-born	62.0%	61.7%
Immigrant	38.0%	38.3%
Language of interview		
English	88.1%	95.35%
Spanish	11.9%	4.65%
Age at T2	21.06 (2.05)	17.74 (0.44)
Resided with parents at T2	59.7%	92.9%
Resided with parents at T3	51.020%	57.8%

Note. T2 = Time 2; T3 = Time 3.

^a Of the fathers who noted another ethnic-racial background, one father identified as White, and one father identified as Asian.

family of your own, such as getting married or having children?" Those who responded affirmatively were then asked to describe *how* their family relationships (e.g., child, sibling, parent, and partner) had been affected. All responses were transcribed verbatim in the language the interview was conducted (Temple & Young, 2004) and translated to English by bilingual team members. Transcription and translation processes were completed by one person and reviewed by a second person who listened to the original audios while reviewing; discrepancies were reviewed by a third individual and then by the team.

Analysis

An inductive thematic analysis approach was used to identify themes from semistructured interviews of participants who answered "YES" to at least one of the qualitative questions. Following the six phases of the thematic analysis approach (Braun & Clarke, 2012), the team (authors Norma J. Perez-Brena, Kimberly A. Updegraff, and

Adriana J. Umaña-Taylor, plus two graduate and one undergraduate student) independently read transcripts of a random selection of interviews to familiarize themselves with the data's content. After reading transcripts of participants' responses, the team independently generated initial themes representing participant responses in the interviews. The coding team met to compare themes, discuss, and resolve any discrepancies until reaching agreement on themes and subthemes. Once themes were created, two coders (one doctoral student and one undergraduate) coded all responses. Coding procedures included carefully reviewing our coding protocol and theme descriptions before reading the interview transcript for each participant and then documenting the presence of each theme and subtheme (0 = *theme was not present*, 1 = *theme was present*) in an Excel file. Coders were instructed to document key phrases or responses for each theme in an additional document to aid in future training and in report creation. Discrepancies between coders were resolved by the whole team to reach full consensus (Hill et al., 1997). Interrater agreement before consensus coding was relatively high for most themes (72–100%), except the prioritizing resources theme, which had an interrater reliability of 41–61%. After coding was finalized, we created a list of all participants who noted each theme and reviewed all responses within each theme to ensure robustness of our coding and to aid in the description of our themes in this study. To support our mixed methods analysis, data noting the presence (1) or absence (0) of a theme were integrated into the quantitative data set.

Quantitative Study

Measures

To explore early-recession factors informing variations in how the recession impacted family relationships, we examined socio-demographic factors (i.e., education, income, and nativity), parent–youth warmth, and cultural values using measures created for or validated with Latines. Alphas for parents and youths are presented in Supplemental Table 1.

Parent–Youth Warmth and Acceptance. All four family members reported on the degree of warmth that mothers and fathers directed toward older and younger siblings using the Children's Report of Parental Behavior Inventory (Schwarz et al., 1985; see Knight et al., 1992, for measurement properties with Latines). Items, for example, "I make (child's name) feel better after talking over his/her worries (parent version)," were rated on a 5-point scale from 1 (*almost never*) to 5 (*almost always*). Items were averaged, and higher scores indicated more warmth. Across family members, α coefficients were at or above .82.

Familism Values and Religiosity. Familism values and religiosity were rated by all four family members using three subscales of the Mexican American Cultural Values Scale, which was developed and validated with Latines (Knight et al., 2010). Familism support included six items (e.g., "Parents should teach their children that the family always comes first"), familism obligations had five items (e.g., "Children should be taught that it is their duty to care for their parents when their parents get old"), and religiosity had seven items (e.g., "It is important to thank God every day for all we have"). All items were rated on a 5-point scale from 1 (*strongly disagree*) to 5 (*strongly agree*). Items were averaged, with higher scores indicating higher endorsement of values. Across family members, α s were at or

above .58 for familism support, .60 for familism obligation, and .88 for religiosity.

Gender Role Attitudes. Parents and youths rated 10 items of a scale assessing gender role attitudes about family roles developed by Hoffman and Kloska (1995) and validated with Mexican Americans (Adams et al., 2007). Items (e.g., "I would give a daughter as much encouragement and help in getting an education as I would a son") were rated on a 4-point scale ranging from 1 (*strongly disagree*) to 4 (*strongly agree*). Items were averaged, and higher scores indicated more egalitarian attitudes. Across family members, α s were at or above .84.

Demographic and Socioeconomic Characteristics. Each family member's country of birth (nativity) was coded as 0 = *U.S.-born* or 1 = *immigrant*. Parents' education level was coded based on the years of completion, which ranged from less than high school (specific grade reported) to postsecondary degrees (21 = PhD, MD, JD); a high school degree/General Educational Development certification was coded as 12, a bachelor's degree as 16, and a master's degree as 18. All sources of household income were summed to reflect family income and then log-transformed to reduce skewness. Parents and youths reported their gender (0 = *woman* or 1 = *man*), and parents reported on their age and the child's age (continuous).

Analysis

Next, for the quantitative analysis, we used logistic regressions to examine whether early-recession sociodemographic (nativity, parents' education, family income), familial (parent–youth warmth), and cultural (familism obligation, familism support, religiosity, egalitarian gender beliefs) resources were related to participants' endorsement of each theme, while controlling for participants' gender and age. Mplus 8 was used to run logistic regressions while accounting for nestedness in the data (cluster = family). One model was estimated for parents' (i.e., mothers and fathers) and one for youths' (i.e., older and younger siblings) responses. Full information maximum likelihood was used to manage missing data.

Results

Qualitative Results

To address our first goal, to understand the extent to which and how the economic recession impacted family relationships among Mexican-origin families, individual responses from semistructured interviews at T3 were coded, and three broad themes were identified: (a) changes in family relationships, (b) strategies for managing hardship, and (c) implications for well-being. Identified themes, definitions, and frequencies are presented in Table 2.

Theme 1: Changes to Family Dynamics

The most common theme mentioned by family members highlighted changes in the quality of family relationships. Parents reflected on how the economic recession affected their relationships with their spouse, children, and/or extended family, whereas youths reflected on their relationships with their parents and participating sibling. Participants reported that the economic downturn affected their family relationships in three subthemes: family cohesion and emotional support, family negativity and conflict, and lack of family involvement.

Family Cohesion/Emotional Support (Parents and Youths). Family cohesion/emotional support referred to parents'

Table 2*Identified Themes of the Economic Recession on Family Relationships—Prevalence and Examples of Responses From Parents and Youths*

Theme	Sibling Older/younger <i>n</i> (%)	Parent Mother/father <i>n</i> (%)	Example quote
1. Changes to family dynamics	35 (70%)/26 (55%)	49 (54%)/34 (51%)	
a. Family cohesion/emotional support			<p>"It has brought us closer together." (Mother)</p> <p>"It brought us closer, because we started to think if the recession affects us what are the steps that we have to take, so we are a little closer and we start looking for the way to save and ways of having new income and we are working in that and I think it was a positive approach." (Father)</p>
b. Conflict			<p>"So, I think him (Father), feeling not, you know, capable of supporting his family has him depressed which in return affects the relationship with everyone negatively." (Older sibling)</p> <p>"Well, it has affected us because it, if before we could go out and eat something right, so now we can't and now she has to cook more because we don't have money to go to eat or also if there is not enough income we also don't have money to put gas and, well, there are discussions." (Father)</p>
c. Involvement			<p>"Less time talking altogether." (Older sibling)</p> <p>"Yes, we have distanced ourselves quite a bit. We don't visit each other like we did before when the economy was fine. Now, we have distanced ourselves a lot." (Father)</p>
2. Strategies for managing financial hardship	38 (76%)/27 (57%)	72 (80%)/46 (69%)	
a. Sense of family obligation	Youths only		<p>"I just, well like I'm saying my mom was talking about she's not going to make it anymore, it (car speakers) doesn't mean it's that important to me, you know what I mean. Yeah, my family needs the light on and water and stuff." (Younger sibling)</p> <p>"Sometimes myself and my wife, we help them (parents) you know for their expenses." (Older siblings)</p>
b. Changes in family goals	Youths only		<p>"If I was working, like yeah, like the crap that happen with my baby's mom probably would have never happened and it would have been different and, like probably like I said, I would have a house right now ... and have my family all together." (Younger sibling)</p> <p>"Well, there are no more plans because of the same thing that there isn't a job, that we don't have a good income, so we had to cancel things like that (getting married or having children). So we had to cancel things." (Older sibling)</p>
c. Prioritizing family resources		Parents only	<p>"Um, of course we have disagreements, or we discuss more about our bills and what needs to be paid and what you know. Um, we are keeping a closer eye on our bills you know, and probably um giving up things, other outside activities, and fun stuff, and dinners, and things just to make sure we don't have the money to pay our bills. So cutting back on, you know extra stuff that we don't necessarily need." (Mother)</p>
d. Resources to extended family		Parents only	<p>"The entire check goes completely to the house." (Father)</p> <p>"Before, he would send (relatives in Mexico) \$100 a month and \$200, and now every 6 months." (Mother)</p> <p>"The problem is that it has affected us, really, the thing is that our relatives, not here, but in Mexico, ah! They have asked for loans to subsidize the necessities that they have over there but, we can't, we can't do that because that would also unbalance the natural rhythm that we have here and the commitment that we have to go on forward for me as the father of the family, it would be very ugly to fail them." (Father)</p>
e. Youths' financial role		Parents only	<p>"(Before) she did not live here with us, and afterward she had to come live here to help us make the bills." (Mother)</p>

(table continues)

Table 2 (continued)

Theme	Sibling Older/younger <i>n</i> (%)	Parent Mother/father <i>n</i> (%)	Example quote
3. Impact on well-being			
a. Sense (or loss) of hope	6 (12%)/6 (13%) Youths only	28 (31%)/14 (21%)	<p>“It has been affected us because she (older daughter) already has her family, and we are in need, well, we see ourselves obligated to ask her to help us and she has also diminished her expenses for her and share what she has with us.” (Father)</p> <p>“I’ve definitely had my share of um emotional breakdowns just feeling like uh like I’m trying so hard, and nothing was changing for a long time, and everything felt like I was on hold.” (Older sibling)</p> <p>“It’s very depressing, um, having all that financial debt responsibility on me has really changed my views on life and how I feel about myself, uh, pretty much has put me into a very depressed state of mind.” (Younger siblings)</p>
b. Physical and emotional well-being		Parents only	<p>“Well, occasionally by the stress. Yes, it has affected us because we are tense.” (Mother)</p> <p>“Well, eh, it has brought us a lot of pressure, stress, ah, discomfort, and well as a result, oh, we are going to say, I don’t know how to explain it but, my wife’s pressure has altered her a lot, therefore, we’ve had to go for medical services to control that effect it has had on her.” (Father)</p>

Note. See supplemental tables for additional information on the percentage differences among family members endorsing each subtheme (Supplemental Table 4) and the percentage of parents (Supplemental Table 5) and youths (Supplemental Table 6) who simultaneously endorsed subtheme pairs.

and youths’ perceptions of the economic downturn as an opportunity to foster closer family relationships. Generally, participants said that amid the economic strains, they felt closer, had a better relationship, and supported one another. Youths stated that family members relied emotionally on one another more than before or that they maintained contact with one another. For example, a 27-year-old older daughter stated:

Um, honestly, I think it just kind of make it stronger cuz [because] we kind of bond together when we are under pressure. So, you know we are a close family as it is, but we kind of depend on each other more often than we used to.

Parents also perceived that the economic downturn had brought them closer and more united as a family. One father expressed that the economic downturn had not affected his relationship with his wife or children; in turn, he noticed that the family was closer. He stated: “We are all good, more united than ever because we have to support one another.”

Parents and adult children mentioned that because they had to budget their money, they stayed home more and engaged in activities together, such as cooking and sharing a meal, watching TV, talking, and playing games, rather than going out. As an example, a mother noted: “It has united us more because now we don’t go out as much and we are more united. Better. We prefer cooking in the house than going out for dinner. On the contrary, it has united us more.”

Youths reflected that job loss and reductions in work hours gave them more time to spend with family. For example, a 24-year-old daughter said: “I think being home all day, we have gotten closer than working and being separate from each other, coming home tired and going straight to my room.” Possibly, these youths did not experience underemployment as a major stressor because they were

not the primary providers. In contrast, this reasoning was not evident in parents’ responses. Instead, parents noted that underemployment was a stressor in their family.

Family Negativity/Conflict (Parents and Youths). Though family members shared that the recession made them closer, they also noted the recession had a negative impact. For example, some noted the recession contributed to increases in arguments and fights, lack of communication, and irritation and/or annoyance in their relationship with different family members. One father stated, “Since sometimes the money is not enough, we get on edge ... there are arguments about that.” Parents stated that due to the lack of work and money, they experienced some distancing from their spouse. For example, one mother stated: “Well, since he is the only [one] that works and since the work was down, it seemed he felt a little rejected, but it wasn’t his fault because there was no work. But, yes it kind of separated us a little more.” Other parents expressed that the recession affected their relationship with their spouse via changes in routines. One father stated: “She loves going to restaurants, and if there is no money there is resentment and fights.”

In addition, some youths who were living together reported friction with siblings about their shared responsibilities (e.g., paying for rent and/or groceries). For example, a 21-year-old daughter mentioned:

Well now that we live together it’s kind of ‘who’s going to pay for this? Who’s going to pay for that? When are you going to give me your half of the rent?’ Just kind of arguing about who’s turn is it to pay for groceries and, just things like that, but that’s about it.

Parents and youths also recognized that unemployment and limited resources (e.g., relying on a minimum-wage check) led family members to stay at home, feel trapped, be in a bad mood, and argue. In extreme cases, parents said that the financial hardship

caused married adult children to lose their homes and their families (e.g., file for divorce). Importantly, when negativity was mentioned, it was often in the marital and sibling dyads, not between parents and children. The only exception was a couple of youths who distanced themselves from their parents because of guilt over parents helping them with bills or not being able to help parents.

Lack of Family Involvement (Parents and Youths). A subset of parents and youths also noted that they had less time available to spend with family members due to the recession. Lack of money meant that some family members had less opportunities to engage in shared activities. For example, a mother noted, “Before we got along more like family: family reunions, making lunches, going out, and well now not anymore.” A 21-year-old son mentioned he did not see his siblings often: “It is expensive to go out with siblings.”

For others, working multiple jobs meant family members had less time to spend together and provide support. One father noted, “Just that I am working a whole lot more hours now and I don’t really find the time to spend with them as much as I would like.” Some youths also perceived they had less time to talk with their parents because parents were working long hours or had multiple jobs. One 23-year-old daughter said: “I had some things going on in my life where I needed her, to talk to her, and things like that, and that made it hard for us because she didn’t ever have any time.” In this case, the daughter felt her mother could not be there for her, leading to a sense of distancing, because her mother needed to work. In more extreme cases, at least one family member either enrolled in the army or had to move out of the home or out of state (e.g., to find a higher paying job), creating physical and emotional distance. One 20-year-old son described: “I’ve had little time to communicate with [parents]. They moved states in order to find a job and I don’t have the money to call them, so I barely communicate with them.”

Parents also expressed that the recession affected the time they spent with their own parents and siblings, including the inability to visit their relatives who lived in other states or in Mexico. A father mentioned, “Before we could and had more freedom to go out, for example, go to Mexico to see my dad, my in-laws, my brothers.” Another father noted, “There isn’t money. Before we would go [visit siblings], or they would come. Now we don’t visit, or they don’t visit for the same reasons that there is no money.”

Theme 2: Strategies for Managing Financial Hardship

Families drew on various strategies to offset the impact of the recession, though these strategies often differed between youths and parents. Youths drew on their *sense of family obligation* to step up and help the family; they also made larger *changes in family goals* to reduce current and future costs. In contrast, parents focused on tactical solutions to reduce costs by *prioritizing current resources* and who they could support with such resources, including *supporting extended family*, while negotiating *youths’ financial role* in supporting the family.

Sense of Family Obligation (Youths Only). A sense of family obligations was identified as a theme among youths’ responses only, specifically such that older and younger siblings prioritized family needs and felt a duty to contribute financially to the family during the recession. Some youths mentioned that their parents were laid off from work. This situation urged them to get a job, help to pay bills (e.g., cell phone, insurance), and serve as financial support to their parents. A 22-year-old daughter mentioned: “I was helping them out

with their bills, and they know they can ask me for money, and I would have no problem giving it to them or worrying about them paying it back.” Other youths helped parents who were working multiple jobs by caring for younger siblings or helping with chores. Another 22-year-old daughter stated: “They both have to work afternoon jobs and we don’t spend as much quality time as maybe we used to, so now I have to take care of my brothers and sisters more than before.” Often, they attributed helping as a part of family dynamics (“just how our family is”) or their own value system (“family is something, to me, that is important”).

Changes in Family Goals (Youths Only). Youths also reacted to the economic downturn by making changes to family plans related to getting married, having kids, and/or having more kids. For some, these changes were intentional:

I want to be debt free when I get married, and I want to have a stable job so I can help my husband if he is in school you know, help pay for the bills, and I don’t want to start a marriage being in debt. (22-year-old daughter)

For others, these adjustments to their life or family goals were made in reaction to economic pressures. For example, some youths said they had to stop or pause their plans of getting married or forming a family because they did not have a well-paying job or a decent living wage. Youths also expressed that they struggled to pay for necessities and could not afford to have children. A 24-year-old son stated:

So, it’s like that. Just stops my plans for the future because, if there’s, if the economy is not good—and how the way prices are being raised up with food, gas, and all that—it’s like I barely support myself. I can’t support another kid. You know what I mean? So, it’s just ... for now it’s just me and my lady.

Prioritizing Family Resources (Parents Only). Parents adjusted to the recession by focusing on making changes to their daily lives to best distribute their financial resources and afford the basic needs of their family. Many parents focused on reducing costs by buying less expensive items and limiting nonessential expenses: “I had to cancel services,” “Sometimes, I turn off the air because it pulls,” “We don’t have money for extras,” “You don’t get your hair done as often,” and “We don’t dress like before.” One father described how he cut expenses:

What other way (long pause)? Nutrition, the nutrition, the clothing it’s not the same. If before we ate meat every day, not anymore. If we would go every 8–15 days to the restaurant, and now zero. Ahh the good nutrition, visits to the doctor, dentist, eye doctor, all of them, nothing, it has affected all that.

Like this father, other parents expressed that they struggled to provide for basic needs and had to even prioritize among these essential items. One mother stated:

My girls need things for school, and I can’t buy them, and my other older girl needs a doctor because she has [a chronic health condition] and she doesn’t have a doctor. She has the doctor from my insurance, but she doesn’t have money to pay the co-pay, so they are \$35 dollars, \$20 dollars for the medicine, they are \$50 dollars every time she goes.

Resources to Extended Family (Parents Only). Another way parents prioritized resources was by adjusting where resources were allocated. Often, parents had to focus on distributing resources within

the nuclear family and had to cut back on financial assistance to extended family. Sometimes, parents noted that having to cut back caused tension or stress within the extended family. For example, one mother described:

Yes, because the money that my husband would make before, that was enough to be economically well. He would send to his people. To his family. To his parents. He would send a little money monthly. Every two or three months, you could say he would send them on their birthdays, so they would buy themselves, a little thing, and now he doesn't. Now he doesn't send anything to his family or mine. He can't go to birthdays and buy this and that. Not anymore. And I think that it has affected [us] a little because his family thinks that I don't want or don't let him send money.

Youth's Financial Role (Parents Only). Like youths who mentioned supporting parents, parents acknowledged youths' help. Though contributions could be small, by helping pay one or two bills, some additional contributions were much larger, as several families noted their children moved back in with them to help parents pay for rent and other expenses. One mother noted her 22-year-old daughter moved in after both she and her husband lost their jobs:

My daughters have always been very cooperative and even though they pay for everything for themselves when we ended up jobless, my husband and I, they supported us. We had to move to a smaller more affordable house, and we had to rent because my husband and I were without a job ... and they stayed in the house. They had to stop buying, well whatever they wanted, so that they could help us.

Another mother noted how her 26-year-old son began providing financial resources without being asked, showcasing youths' sense of family duty:

When I lost my job, we didn't ask him for any help and he just came and gave me a hundred dollars one day and said he'll give it to us every weekend. I want. I want to cry. I was proud of him because we didn't ask, and he was there ready to step up and help.

In some cases, parents discussed how their children had to leave school to help their families. One mother said: "A lot of kids are leaving the universities, the schools, because they need to help their families move forward." Though parents acknowledged youths' help, some parents also noted that they had to help their young adult children. Thus, family members' support was often bidirectional. One father explained his financial support to his 19-year-old son:

It's been hard for him to find a job. And how it's affected me, is that, you know, I've been making the vehicle payment that he was going to be doing. You know. So, he was going to be making vehicle payments and insurance, and we've been carrying him since he hasn't had any work. So that has put a burden on us.

Theme 3: Impact on Well-Being

The recession not only had an impact on participants' family dynamics but also on their sense of well-being. Youths noted that the economic recession impacted them psychologically via their *sense of hope*. Parents noted that the recession impacted their *psychological and physical health*.

Sense (or Loss) of Hope (Youths Only). Though not mentioned often, a few older and younger siblings reported that the economic downturn impacted their perspective of the future (e.g., losing control

and confidence in the decisions they make), and this led to feelings of hopelessness or helplessness. Youths shared how they felt discouraged looking for a job. For example, a 20-year-old daughter said: "It just sucks! I can't do nothing. I can't do anything but stay home and do nothing. Just stress about everything."

However, in general, most youths noted that they remained hopeful, relied on faith, or reappraised what was important as a means to remain positive in light of their economic stress: "I just pray and I have faith" and "It's making us realize what's more important in life now." They also tried to give other family members hope and support to help the family stay positive:

I try to give them hope, you know. Just, you know, be there for them since I mean I can't help them economically because I don't have a job either. But I try to keep them happy and not stressed out. (22-year-old daughter)

Implications for Physical and Emotional Well-Being (Parents Only). Some parents also noted that the recession impacted their psychological health. "Well, eh, it has brought us a lot of pressure, stress, and discomfort. ... I don't know how to explain it, but my wife's (blood) pressure has altered her a lot (Father)." In this case, the stress had physical health implications as this father attributed stress to his wife's increased blood pressure. Many parents noted economic pressures related to fear of losing their house due to an unpaid mortgage, fear of losing a business, or general financial pressure. Others were "worried about making ends meet" or were saddened by not being able to help their children fulfill their goals (i.e., paying for college).

For other parents, the recession impacted their family's health because parents did not have insurance due to a recent job loss or a lack of funds to pay for medical expenses. One mother noted: "Uhm right now, we don't have medical insurance and so if one gets sick, well one prefers to make home remedies, because it is too expensive to go to the doctor if necessary."

Still, like youths, most parents said the recession did not impact their well-being, and they remained hopeful of the future. Several mothers and some fathers said they relied on faith to find hope: "You have to leave it to God because he is the one that guides you forward, we have faith, confidence that everything is going to be fixed." Both parents noted things could be worse, were thankful for what they had, or noted that they had lived with less in the past ("When we got here, we earned. ... I earned \$3.50 an hour") and, therefore, felt they could adjust to their new situation. Still, others reappraised the situation as a learning experience. This reappraisal helped them feel gratitude and find meaning in a tough situation. For example, one mother said:

I think [younger son] has been supportive. He is working on his own so that he doesn't have to ask us for money. He's pretty much learning to budget his money, so that helps us, you know. He is out there working, and I would say it's a good learning experience too for them. ... At least I know that they are learning something from it.

Quantitative Results

Findings for quantitative analyses are in Table 3. Results are reported in separate columns for parent and youth models. Bivariate correlations for all variables used in the parent model and the youth model are presented in Supplemental Tables 2 and 3, respectively. Within the three themes, findings are described for each subtheme.

Table 3

Descriptive Summary of Results for the Logistic Regression Models Predicting Responses to Each Identified Theme

Theme	Significant early-recession predictor	
	Parent model	Youth model
1. Changes to family dynamics		
a. Family cohesion/emotional support	<i>ns</i>	<i>ns</i>
b. Conflict	Warmth with younger sibling (–)	Religiosity (+)
c. Lack of involvement	<i>ns</i>	<i>ns</i>
2. Strategies for managing financial hardship		
Youth subthemes		
a. Sense of family obligation		<i>ns</i>
b. Changes in family goals		<i>ns</i>
Parent subthemes		
c. Prioritizing family resources	Gender (–); age (+)	
d. Resources to extended family	Nativity (+)	
e. Youths' financial role	Egalitarian gender role attitudes (+)	
3. Impact on well-being		
Youth subtheme		
a. Sense (or loss) of hope		<i>ns</i>
Parent subtheme		
b. Physical and emotional well-being	Family income (+); parents' education (–); familism support (+); egalitarian gender role attitudes (–)	

Note. Regression models predicting the likelihood of parents mentioning a theme included early-recession reports of parents' nativity (0 = *U.S.-born*, 1 = *immigrant*); parents' educational level; family income; parent–younger sibling warmth; parent–older sibling warmth; and parents' familism obligation, familism support, religiosity, and gender role attitudes as predictors. Parents' gender (0 = *women*, 1 = *men*) and age were included as control variables. Regression models predicting the likelihood of youths mentioning a theme included early-recession reports of youths' nativity; family income; parents' education; mother–child warmth; father–child warmth; and youths' familism obligation, familism support, religiosity, and gender role attitudes as predictors. Youths' gender and age were also included as control variables. Significant predictors are noted with a +/– sign to indicate positive (+) or negative (–) association with the mention of a theme. *ns* indicates none of the variables were statistically significant.

Theme 1: Changes to Family Dynamics

Regarding the first subtheme, *family cohesion and/or emotional support*, none of the T2 predictors examined in the parent or youth model were significant. For the second subtheme, *negativity and conflict*, parents who described more warmth toward their younger child at T2 (but not their older child) were less likely to report this subtheme at T3 ($b = -0.847$, odds ratio [OR] = 0.429, $p = .010$). Turning to the youth-report model, youths who reported higher levels of T2 religiosity were more likely to mention *negativity and conflict* in their qualitative responses ($b = 0.782$, OR = 2.185, $p = .046$). For the last subtheme, *lack of family involvement*, there were no significant predictors in models for parents or youths.

Theme 2: Strategies to Manage Financial Hardship

For all subthemes, there were no significant predictors in any of the youth models. For parent models, there were also no significant T2 predictors for the first two subthemes, *sense of family obligation* and *changes in family goals*. For the third subtheme, *prioritizing resources*, men reported this theme more than women ($b = -0.935$, OR = 0.393, $p = .032$), and older parents were more likely to endorse this subtheme ($b = 0.095$, OR = 1.100, $p = .012$). Turning to the fourth subtheme, *resources to extended family*, immigrant parents were more likely to mention it than U.S.-born parents ($b = 10.341$, OR = 30,962, $p = .000$). Given the high OR, we reviewed these data and confirmed that only immigrant parents reported this

subtheme. Finally, in the fifth subtheme, *youths' financial role*, parents who reported more egalitarian gender role attitudes at T2 were more likely to endorse this subtheme at T3 ($b = 0.849$, OR = 2.338, $p = .033$).

Theme 3: Impact on Well-Being

There were no significant T2 predictors for the first subtheme, *sense (or loss) of hope*. For the remaining subtheme, *implications for their physical and emotional well-being*, parents who reported lower family income ($b = -1.277$, OR = 0.279, $p = .003$), higher education ($b = 0.234$, OR = 1.263, $p = .006$), less egalitarian parental gender role attitudes at T2 ($b = -1.320$, OR = 0.267, $p = .004$), and more familism support values ($b = 1.453$, OR = 4.278, $p = .031$) were more likely to endorse this subtheme. No predictors emerged in the youth model for this subtheme.

Discussion

Within these narratives, where four family members shared how one of the largest recessions in U.S. history impacted their family life, we observed diverse ways of coping and implications for different family subsystems (e.g., marital, parent–child, and sibling). Notably, we identified three major themes: changes to family dynamics, strategies for managing financial hardship, and impact on well-being. These themes align with past qualitative work focused on how individuals and families coped with the recession (Fonseca

et al., 2024; Pfeiffer et al., 2017; Quiroga et al., 2016) and extend this work to examine *within-family* variations. Findings also provide a nuanced understanding of Mexican-origin families' experiences while alerting us to potential protective factors families leverage in stressful times. As such, our findings provide insights into the FSM and have the potential to inform future culturally responsive programs.

Changes in family dynamics were mixed. Most often, families noted the recession brought them closer together, either because individuals felt economic challenges led the family to work together or because they felt having more time at home and fewer resources to go out allowed family members to spend more time together. These narratives suggest that families found ways to maintain a positive connection despite high stress. This positive familial support, along with strategies to reduce economic pressures and positive reframing, might be why families noted less adverse mental health outcomes during the recession (Lo & Cheng, 2014).

In alignment with conceptualizations of the FSM (R. D. Conger et al., 1992), family members also noted that the economic recession led to increased negativity and reduced involvement. Our inclusion of multiple family members' voices directed attention to potential underlying mechanisms through which these dynamics emerge. Whereas parents noted the recession led to negativity in marital relationships, youths noted the recession negatively impacted sibling relationships. Only a handful of youths noted increased negativity with their parents, but this was mostly reflective of young people becoming distant from their parents because they felt guilty for not being more helpful. The FSM suggests that economic pressure impacts parents and the marital system directly, which indirectly impacts parent-child dynamics. Our study suggests that economic pressures also impact youths' sibling and parent-child relationships directly. Thus, programming aimed at reducing stress among families experiencing hardship would benefit from attention to these different subsystems. Only one study, to our knowledge, has considered the role of sibling relationships in economic hardship in White families (K. J. Conger et al., 1994).

The inclusion of multiple family members also allowed us to explore intergenerational variation in family members' strategies. In alignment with past research (Fonseca et al., 2024; Pfeiffer et al., 2017; Quiroga et al., 2016), parents implemented cost-reducing strategies by prioritizing resources (e.g., buying less expensive items, reducing nonessential expenses) and by increasing the number of people employed in the household. However, we also noted unique experiences for youths. Youths not only provided financial support to parents, but they felt it was an important duty that gave them a sense of pride and one they did on their own initiative. Those who could not help financially found other ways to support the family by helping with childcare and household chores. Considering youth as *active* agents in familial resilience to economic hardship may provide new insights into implications for youth and parent adjustment. Reciprocity in receiving and providing support was often showcased, which may be reflective of a sense of family obligation—a highly endorsed cultural value in Latine family research (Cahill et al., 2021). Such reciprocity may serve to protect family members during difficult times as they collectively navigate financial challenges. Noting this cultural context is important as these results contrast past research with Portuguese families, where parents reported providing substantial support for youths during the recession and not the other way around (Fonseca et al., 2024); they

are also in contrast to research on White U.S. families, where youths noted heightened stress if they perceived having to sacrifice their needs for the family during the recession (Stein et al., 2013). Our findings, however, do align with past FSM research with Latine families that suggests familism values, like familism obligation, may prime family members to be willing to work together in support of family needs (White et al., 2015). As such, familism obligation and support may be important values that programs could leverage when serving Latine families.

Most research on the recession has generally focused on adults'/parents' experiences (e.g., Ayón & Becerra, 2013); our inclusion of youths' experiences allowed us to identify one additional strategy: To reduce costs and financial burdens, youths often noted changing or delaying family plans and goals. Together, the findings within this theme highlight the value of a *within-family* design that showcases intergenerational variations in strategies to manage financial stress that are related to each family's place within the life course. Further, it is important to consider the implications of these diverse strategies. For parents, these adjustments may lead to friction in their daily lives. For example, limiting resources to extended families may create stress between and within families, but changing or delaying family and career plans may have larger life course implications for youth. Though past research with the FSM has focused on understanding how economic hardship impacts youths' psychosocial adjustment (e.g., emotional and behavioral problems; Barnett et al., 2010; Masarik & Conger, 2017), our findings suggest we should also assess how economic hardship impacts future goals, as this has implications for their life course trajectories. Likewise, the present study highlights the importance of considering individuals' place within the life course when assessing (e.g., via intakes) and seeking to support individuals experiencing diverse forms of hardships.

Relatedly, our final theme highlighted how youths and parents were emotionally and physically impacted by the recession. In alignment with the FSM, a small subset of youths and fathers and a larger subset of mothers noted that the economic downturn increased their sense of stress, frustration, and helplessness. However, it is notable that these families were in the minority, as most did not mention this theme. In fact, many family members indicated that the recession did not adversely impact them and attributed it to their reliance on hope, faith, a reappraisal of their situation, and reaffirmation of their values as resources that allowed them to stay positive. These comments align with previous adaptations of the FSM noting the potential benefits of dispositional optimism as a source of resilience (Taylor & Conger, 2017) and with past research exploring family resilience during the recession (Fonseca et al., 2024; Neppl et al., 2015; Stein et al., 2013). In this case, our study illustrates some strategies parents and youths use to remain optimistic in the face of hardship, with insights about potential strategies and skills that may be fruitful targets of future intervention and community programming.

Early-Recession Factors Informing Family Adjustment

Regarding early-recession factors that informed families' experiences, family income, parental education, and nativity status were not associated with family members' reports of changes in family dynamics nor were they linked to youths' reports of any theme. However, they were linked to the strategies parents used to

manage the recession and the perception of how the recession impacted their well-being. First, only immigrant parents noted that they had to reduce the support provided to extended family to manage finances. Considering that immigrant families were highly impacted by the recession (Ayón & Becerra, 2013) during a politically fraught time that led to immigrants' reduced access to federal or state social resources (Menjívar & Kanstroom, 2013), it makes sense that immigrant families would have to utilize additional cost-saving strategies. Next, parents from higher income families were less likely to report that the recession impacted their well-being. In alignment with the FSM (K. J. Conger et al., 2000), it is possible these families had enough economic resources to experience little financial pressure, such that the reduced income did not lead to significant lifestyle changes. In contrast, parents with higher education more often reported that the recession impacted their well-being. Contrary to expectations, our qualitative findings showed that parents who reported impacts on their mental health, especially, were worried about mortgage payments or weakened businesses. Perhaps these higher educated families were experiencing heightened economic pressures due to these additional responsibilities. Though this finding was unexpected, the differential results of income and education align with a recent adaptation of the FSM that suggests these two types of resources may work differently in conditions of economic stress (Masarik & Conger, 2017).

Next, three substantive family characteristics emerged as important early-recession correlates across several themes: parents' reports of parent-child warmth, egalitarian gender role attitudes, familism support values, and youths' sense of religiosity. Parents who reported more warmth with younger siblings were less likely to report experiencing increased conflict. The importance of warmth with younger, but not older, siblings may be because younger siblings were more likely to still live with their parents, thus increasing the salience of these relationships during hard economic times. This work aligns with past FSM-related research suggesting that positive parent-child relationships can create an important foundation for family members to collaborate (K. J. Conger et al., 2000). As such, these findings support the importance of promoting family warmth as a key target for intervention.

For parents, having more egalitarian attitudes was linked to parents' higher likelihood of helping or being helped by youths financially. It was also linked to a lower likelihood of reporting that the recession adversely affected their well-being, perhaps because of the increased collaborative and bidirectional support in the family. Though the FSM has not explicitly noted egalitarianism as a potential resilience factor, valuing egalitarianism may promote more flexibility in roles (Lam et al., 2012), allowing families to be adaptive to diverse needs and reducing potential cognitive dissonance if someone is not fulfilling a prescribed sociofamilial role. Future examinations of the FSM would benefit from considering egalitarianism as a resilience factor.

Next, we found that parents who endorsed higher familism support values were more likely to report impacts on their well-being. Perhaps these parents felt a greater responsibility for others—as noted in the qualitative results within this theme. Relatedly, and in contrast to past work (Stein et al., 2013), youths who endorsed more religious beliefs were more likely to report conflict with family members. Religion and spirituality can be an important source of meaning making and hope; however, they can also impose behavioral and role expectations and be a source of stress (Dollahite et al., 2018). Our results support this idea as some families noted the importance of faith in helping

positively reframe their experiences, but it was also linked to youths' higher reports of conflict with family members. These findings suggest that a sense of family responsibility and one's religiosity can be both a stressor and a resilience factor. More research is needed on this topic.

Limitations

Though this study had many strengths, it also had limitations. This includes our sole focus on two-parent, opposite-gender families of Mexican origin. Future work should expand to include the experiences of other family structures, such as single-parent families and sexual and gender minority families, whose intersecting experiences may showcase additional forms of marginalization during challenging sociopolitical times. Families from other Latine backgrounds as well as families from diverse regions of the United States might also provide insights into culturally relevant and location-specific experiences. Our study was also limited by the small sample size, which reduced statistical power to detect quantitative effects. Finally, our study did not include language use or legal status in its analysis; however, these factors may have implications for family members' experiences, along with the resources accessible to them when coping with the recession.

Conclusion

The 2007–2009 economic recession had significant adverse effects on families in the United States and globally (Dugan, 2023). Latine families were among those most affected economically (Kochhar et al., 2011), although they reported limited effects on their psychosocial and physical health (Lo & Cheng, 2014). The insights gained from parents' and youths' own descriptions provide important suggestions for the expansion of the FSM and possible intervention targets. Specifically, these findings highlight potential resilience factors related to family support and obligation, egalitarianism, and youths' active role in the family's ability to cope with economic hardships. As such, the findings provide important practical considerations related to future intervention targets and relevant experiences that practitioners should incorporate in culturally responsive programs. Future work should also continue to explore how the themes presented in this study inform individual adjustment. Finally, though the data represent experiences of the 2007 recession, the insights garnered by these data remain salient as Latines continue to be disproportionately affected by macroeconomic events, such as the economic recession caused by COVID-19 (Krogstad & Lopez, 2020) and recently proposed anti-immigrant policies (Arizona's proposition 314; Giles, 2024). Thus, it is critical to identify ways in which Latine families exhibit resilience, as well as to consider the larger social systems that impact them.

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