



How Do Low-Income Families Cope with Economic Pressure in Türkiye? A Multisystems Family Resilience Model

Didem Aydoğan Balyemez¹ · Suna Eryiğit-Madzwamuse² · Nazlı Büşra Akçabozan Kayabol³ · Yaşar Ozbay⁴ · Yalçın Özdemir⁵ · Gökhan Aksu⁶

Received: 8 April 2025 / Accepted: 29 May 2026
© The Author(s) 2026

Abstract

Little is known about how families become resilient, i.e., how they overcome economic challenges and maintain their well-being by utilizing protective mechanisms in their ecological system. This study examined the individual, family, and community protective mechanisms on family well-being (FWB) of socioeconomically disadvantaged Turkish married individuals experiencing economic pressure (EP). The study included 1061 married individuals residing on the West coast of Türkiye. The results of the parallel-serial mediation model revealed a significant and negative direct relationship between EP and FWB, which was significantly and negatively mediated by the serial indirect roles of (i) individual mechanisms and family mechanisms, and (ii) community mechanisms and family mechanisms. The findings highlighted the importance of a multisystemic approach to resilience in low-income families in accordance with Family Stress and Family Resilience models. With its co-produced design and multisystemic approach, this study contributes to global knowledge on family resilience for future research, policy, and practice.

Keywords Economic pressure · Family resilience · Family well-being · Multisystem · Non-Western culture

Introduction

Family well-being is central in societies; it promotes health and well-functioning of individuals as well as communities they are part of. Maintaining family well-being becomes demanding when families face challenging life situations, especially having difficulties to meet the basics in life (i.e., economic pressure). COVID-19 pandemic reminded us of

the key role of economic disruptions on families (Prime et al., 2023). We are interested in understanding the ways families cope with economic pressure to protect their collective well-being; in other words, what builds their resilience. Thus, in this study we aimed to explore a theoretical framework explaining factors that build family resilience against economic pressure. Almost all theories and the vast majority of research on this focus have been developed and

✉ Didem Aydoğan Balyemez
daydogan@adu.edu.tr
Suna Eryiğit-Madzwamuse
suna.eryigit-madzwamuse@ubc.ca
Nazlı Büşra Akçabozan Kayabol
akcabusra@gmail.com
Yaşar Ozbay
yasarozbay@gazi.edu.tr
Yalçın Özdemir
yalcin.ozdemir@adu.edu.tr
Gökhan Aksu
gokhanaksu@adu.edu.tr

¹ Department of Guidance and Psychological Counseling, Faculty of Education, Aydın Adnan Menderes University, Central Campus, 09100 Aydın, Turkey
² Department of Educational and Counselling Psychology & Special Education, The University of British Columbia, University Endowment Lands, Canada
³ Department of Guidance and Psychological Counseling, Bahçeşehir University, Istanbul, Turkey
⁴ Department of Guidance and Psychological Counseling, Gazi University, Ankara, Turkey
⁵ Department of Guidance and Psychological Counseling, Aydın Adnan Menderes University, Aydın, Turkey
⁶ Department of Measurement and Evaluation in Education, Aydın Adnan Menderes University, Aydın, Turkey

conducted with samples from Western, educated, industrialized, rich, and democratic (WEIRD) societies (Henrich et al., 2010) limiting their inclusivity and adaptability in other populations. Being resilient as a family when life becomes tough depends on the culture and multisystems within the wider context of the families. It indicates what resources are available and accessible; and how families navigate and negotiate these resources (Masten, 2021; Ungar, 2012). With the goal of diversifying our existing knowledge on family resilience, we explored various mechanisms low-income families utilize to manage economic pressure within a non-Western cultural context during a socio-economic austerity period.

Conceptualizing family resilience requires the identification of (a) risk conditions that strain or disrupt family functioning, (b) protective or adaptive processes that enable families to manage and respond to these challenges, and (c) indicators of family well-being and positive adaptation that are maintained or achieved despite exposure to risk (Maurović et al., 2020). Specifically, we outlined pathways between the economic pressure and family well-being through the individual, community, and family level factors which are motivated by the theoretical foundations of family stress model (Conger & Elder, 1994; Conger et al., 1990, 1992; Masarik & Conger, 2017) informing family risks related to economic pressure and family resilience perspective (Masten, 2018; Walsh, 2016) with an ecological systems model (Bronfenbrenner & Morris, 2006). From this perspective, the family resilience framework offers a conceptual lens for identifying the protective mechanisms that support positive adaptation, such as family well-being, despite exposure to risk. In doing so, the family resilience perspective complements both the FSM and the ecological systems framework by explicitly focusing on how families mobilize internal and external resources in the face of adversity. Building on this integration, Conger et al. (2002) proposed that the direct and indirect pathways linking key components of the FSM (e.g., the association between economic hardship and economic pressure) may be weakened through resilience processes, including families' biological, psychological, and social resources. Investigating the underlying multisystemic aspects of family resilience to protect family well-being against the risks derived from economic pressure will contribute to designing effective and culturally relevant family practices and policies. For this purpose, we first clarify our understanding of family well-being in the current study and then explore our conceptual foundations in-depth.

Family Well-Being

In the context of understanding family resilience, family well-being is an outcome and often defined by the overall quality of life and functioning of a family system (Amato & Afifi, 2006; Prime et al., 2020; Smith & Tickamyer, 2011). Under conditions of economic pressure, family harmony and family life satisfaction are the key variables indicating family well-being (Mistry & Elenbaas, 2021). Family harmony encompasses the quality of interactions, communication, and emotional connectedness within the family system. It provides a sense of mutual respect, support, cohesion, a sense of cooperation, and an overall feeling of peace (Amato & Afifi, 2006). Family satisfaction refers to the subjective evaluation of overall family functioning, including organizational processes, communication, and time management (Pinquart, 2017). In the present study, we identified our outcome as family well-being and indicated it by family harmony and family satisfaction. Below, we discuss our underlying conceptual positioning that explains the multilevel resilience pathways from economic pressure to family well-being.

Conceptual Background

The Family Stress Model (FSM)

Economic inequalities trigger multiple socio-economic difficulties and pose various personal and relational risks to individuals and families. Early studies examining the links between economic difficulties and family relationships (e.g., Conger et al., 1990; Elder et al., 1992) prompted researchers to delve deeper into examining the wider influences of economic pressure on individuals through family related outcomes. Conger et al., (1990, 1992, 1994) proposed the FSM after observing deterioration in children and adolescents' adjustment as a result of economic hardship and pressure, primarily due to parental distress, relationship problems, and disrupted parenting. Indeed, scholars have argued that economic hardships and financial stress can lead to relationship distress among parents (e.g. Williams et al., 2015) and lower levels of positive affect among partners (e.g., Choi et al., 2025). According to the FSM (Conger & Elder, 1994), economic hardship and economic pressure play two related but distinct roles in families' lives. The former encompasses low income, unstable work, a debt-to-asset ratio score, and income loss. The latter refers to the daily challenges and struggles that arise from unstable economic circumstances and is produced by and positively correlated with economic hardship (Masarik & Conger, 2017). The generalizability of the FSM to diverse populations (e.g., African American

families, Conger et al., 2002; Mexican origin families, White et al., 2015; Turkish families, Aytaç & Rankin, 2009; multiple countries, Zietz et al., 2022) and younger children (from toddlerhood through middle childhood; Neppel et al., 2016) has also been reported, making the FSM a very valuable and commonly referenced framework in the field of family stress and resilience (Masarik & Conger, 2017; Masarik et al., 2022). However, the FSM is limited in its ability to explain differences in how families overcome economic hardship (family resilience). To this end, Conger and Conger (2002, p. 364) incorporated the family resilience perspective into the FSM and suggested that the direct and indirect associations among its components (e.g., the relationship between economic hardship and pressure) could be mediated by resilience processes of the “biological, psychological, and social resources available to the family”. For instance, perceived spousal social support (Conger et al., 1999), sibling support (Conger et al., 1994), non-family adult support (Simons et al., 1994), nurturant-involved parenting (Conger et al., 1992), familism value orientation (White et al., 2015), and effective couple level problem solving (Masarik et al., 2016) have all been found to build family resilience in the context of economic pressure. The resilience resources were incorporated into the FSM to understand what moderates the negative impact of economic pressure on outcomes. In other words, they help to explain under what circumstances families are more resilient. On the other hand, it is also essential to expand our knowledge on how these resilience resources explain the relationship between economic pressure and well-being outcomes (Wadsworth & Compas, 2002). We need to explore how resilience resources may play an active role in promoting positive outcomes (Masarik et al., 2022). Thus, this study diverts from current FSM studies which aim to understand how protective factors interact with the processes (i.e., parental distress, relationship problems, and

disrupted parenting). Moreover, Taylor et al. (2024) emphasized the importance of applying the FSM in ways that are culturally sensitive, while also integrating resilience-related processes. Additionally, they also highlighted the importance of applying the FSM in culturally responsive ways while explicitly incorporating resilience-related processes. Accordingly, a growing body of research has integrated the FSM with resilience frameworks (e.g., Masarik et al., 2022; Taylor et al., 2025), increasingly focusing on perceived and tangible social and family resources as protective or promotive mechanisms that buffer stress processes. These recent extensions further underscore the need to move beyond individual-level protective factors and to incorporate community-level resilience processes. Herein, we hypothesize a pathway model (see Fig. 1) to understand the influence of economic pressure on family well-being through the mediated processes of individual, community, and family level protective factors outlined with resilience theory and Bronfenbrenner’s ecological perspective. The current study contributes to our knowledge by applying a multisystems understanding of resilience to explore the indirect mechanisms between economic pressure and family well-being, in a specific sample from Türkiye where economic pressure and family stress have been escalating as soaring inflation erodes purchasing power, making it increasingly difficult to meet basic needs (e.g., food and housing expenses).

Understanding Family Resilience with a Multisystems Perspective

In essence, resilience is doing better than expected (Masten, 2018). As indicated in Masten’s theory, resilience refers to “the dynamic capacity of a complex adaptive system to respond successfully to challenges that threaten the function, survival, or development of the system” (Masten,

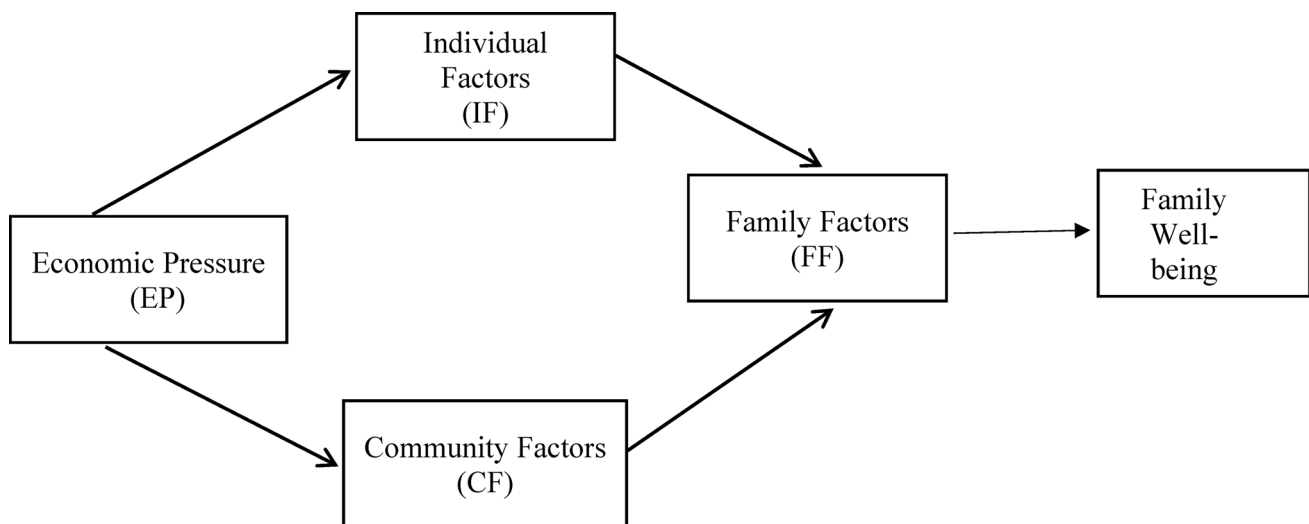


Fig. 1 Conceptual framework

2021, p.155). Resilient individuals and families respond to adversities in life in unique ways, depending on the multiple resources available to them (Hawley & De Haan, 1996). In this study, we define family resilience as an experience of the entire family system working effectively through life adversities (Walsh, 2003). In other words, we can talk about family resilience when a family, as a functional unit, “struggles well” with adversity (Walsh, 2015). As seen in the FSM studies globally (Aytaç & Rankin, 2009; Cakmak & Güre, 2020; Nepl et al., 2016), economic pressure is one of the most detrimental adversity conditions for families. It indicates lack of basics of surviving and thriving in life; therefore, accompanies multiple other adversities, resulting in a cumulative stress.

What distinguishes family resilience approach from a specific focus on negative impact of life adversities, such as in the FSM, is its strength-based orientation. It emphasizes family strengths in dealing with life adversities (Walsh, 2015). These strengths are resources, strategies, and capacities families employ to overcome life adversities. They operate as processes helping to mediate the widespread effect of major adversities, such as economic pressure on family well-being. This explains our hypothesized model in explaining family well-being through mediating processes affected by economic pressure and influencing each other.

Models of family resilience in the field focused on families’ social and psychological resources, as well as the meaning families attribute to adversities they experience (e.g., Patterson, 2002). Walsh (2016) pointed out key processes that families utilize to identify their pathways to building resilience. These include families’ belief systems (i.e., meaning making, positive outlook, spirituality), organizational processes (i.e., flexibility and support mechanisms), and communication processes (i.e., clear information and emotion sharing, collaborative problem-solving). Patterson (2002) also emphasized wider social mechanisms such as the health and education systems. As Masten (2001) frames with her concept of “ordinary magic”, these mechanisms are not extraordinary qualities possessed by a family system with specific characteristics. They are common and achievable system capacities that can be fostered in all systems through dynamic relationships between systems and their ecologies as well as families’ internal and external resources. Resilience is therefore a multisystems process of responding to life’s challenges. This is also consistent with Bronfenbrenner’s ecological framework (Bronfenbrenner & Morris, 2006). Bronfenbrenner emphasizes the multiple levels of influence on an individual’s (or family’s) development from the immediate settings to broader societal factors, highlighting the complexity of systemic interactions. Across these multiple system levels, proximal processes are central to Bronfenbrenner’s theory (Merçon-Vergas et al., 2020).

Proximal processes refer to the direct and regular mechanisms within the immediate environment and are considered as the primary processes that drive change. In the context of a family, proximal processes include daily routines and rituals, family activities, and family communication and interactions. Proximal processes mediate the effect of other factors and foster overall well-being of families. Therefore, it is crucial to consider multiple levels of influences when investigating resilience and to understand how more distal factors shape the immediate influences.

Individual, Family, and Community Mechanisms Contributing to Family Resilience

Beyond and consistent with the models of family resilience, extensive evidence has been developed through empirical research investigating the nature of processes that help to build family resilience under the conditions of economic pressure. Relationships, social support, and systemic resources are found to be key mechanisms across individual, community, and familial levels (Prime et al., 2023). Across studies, key factors against economic pressure are found to include, *at individual level*, self-esteem, individual spirituality, sense of control, and sense of hope; *at community level*, sense of security, community support, collective identity, community spirituality, external social connections, and healthcare; and *at familial level*, family spirituality, warmth, and social support of family members, the use of social resources, quality couple relationships, family commitment, family rituals and routines, family’s money management skills, family coping, and family celebrations (Black & Lobo, 2008; Henry & Harriet, 2022; Mullin & Arce, 2008; Prime et al., 2020; Smith & Tickamyer, 2011; Zhuang et al., 2021; Wadsworth & Santiago, 2008). In relation to mechanisms external to the family system, Ungar (2012) mentioned that the existence of community level resources is not enough; families need to know about these resources and they should be accessible. This is especially important for families facing economic pressure where economic challenges alleviate inequalities in accessing external resources and create a poverty trap for these families (Matos et al., 2021). These economic and social-structural inequalities can lead to social, educational, and health inequalities creating a vicious cycle of losing existing protective capacity over time (Ibrahim & Heuer, 2016).

In the early theoretical formulations of the FSM, resilience in the face of economic hardship was implicitly supported through social support (Conger & Conger, 2002). However, from a systemic perspective that extends beyond individual characteristics, resilience is conceptualized as emerging from the dynamic interactions between individuals and their broader social environments including

both proximal and distal environment (Bronfenbrenner & Morris, 2006). Within this framework, social and ecological resources -such as supportive relationships, meaningful participation in the community, and resourceful environments are considered to be core components of inequalities oriented resilience (Masten, 2014; Masten & Monn, 2015; Ungar, 2012). In line with this perspective, recent studies integrating the FSM with a resilience framework have increasingly focused on community-level variables across diverse risk contexts (e.g., Hölte et al., 2025; Taylor et al., 2025). For instance, Masarik et al. (2022) examined FSM processes in the context of resettlement-related stress and highlighted the promotive role of community belonging, access to local services, and community support for resilience. Similarly, Hölte et al. (2025) evaluated the perceptions of Turkish families impacted by an earthquake with regard to their access to community resources, as well as their neighborhood and broader economic environments, as potential sources of resilience. Building on this growing body of work, the present study aims to examine how families experiencing economic hardship perceive their experiences within broader community, and to investigate the roles of community integration, community participation, and community satisfaction in family functioning and well-being.

This again evidences the urgent need for exploring family resilience from a holistic perspective and incorporating processes across internal capacity and external ecologies of families and the dynamic relationships between them and through family functioning. Thus, the contemporary perspective of family resilience emphasizes family's functioning as a unit in addition to individual family members' experiences and their relationship with outside. In other words, it is suggested that family resilience emerges through the characteristics of individuals within the family and their impact on the characteristics of the family as a unit (e.g., McCubbin & McCubbin, 1988). Individual mechanisms are resources used by the family when life is challenging, but rather than directly influencing the challenging situations, these individual level resources help indirectly through their influence on family functioning. On the other hand, in her Family Resilience Model, Walsh (1996) emphasized how families also utilize support mechanisms external to the family system. Therefore, in this study, we proposed to explore a model that includes mechanisms at individual, community, and family levels to define family resilience with their mediating roles in the relationship between economic pressure and family well-being. Moreover, consistent with Bronfenbrenner's proximal processes argument, we investigated the mediating role of family level functioning mechanisms on the relationships through individual and community level capacities.

Existing theories of family resilience are widely used; however, they are mainly developed in Western cultures. Existing empirical evidence also derives mainly from Western populations, creating a gap in our knowledge. In the current study, we address this limitation by focusing on the experiences of families in a non-Western cultural orientation, specifically families in Türkiye. Due to the differences in family structures, norms, and their socio-cultural context (Kagitcibasi, 2005), families in Türkiye have unique characteristics with high emotional dependence and high instrumental independence.

The Present Study

Cultural Context in Türkiye

In this study, the risks were identified as economic pressure resulting from low-income. Research on family resilience is scarce in Türkiye, with few studies focusing on the components of the FSM in relation to family outcomes (Aytaç & Rankin, 2009; Cakmak & Güre, 2020). The FSM research in Türkiye has been conducted mainly with adolescents and their parents (Aytaç & Rankin, 2009; Cakmak & Güre, 2020). As is the case with FSM studies in general, FSM research conducted in Türkiye is limited in focusing on risks and failing to consider the cultural context.

We need to situate family resilience in the cultural and socio-structural context of families. This is especially true for families in Türkiye with its unique cultural characteristics and prolonged socio-economic austerity creating multiple paradoxes in families' cultural experiences. The culture is described as traditional, authoritarian, and collectivist, with variation across urban versus rural areas (Cakir & Aydin, 2005). In general, the emphasis of overall culture is on interpersonal relationships through accountability, loyalty, interdependence, duties, and obligations (Kagitcibasi, 2005). Since the 1970s, Türkiye has been undergoing multiple social changes that include both urbanization and cultural transformation (Kagitcibasi & Ataca, 2005). Families in Türkiye value relationships with emotional bonding both within and outside the family system including relatives, neighbors, people who share communities (Kagitcibasi, 2005). The current trends in the changing cultural orientation are described as a co-existence of traditional, collectivist, and individualist values (Imamoglu, 2003) resulting in a modernized traditional family system, different from family systems in the Western and in traditional non-Western cultures. This significant change towards a modernized traditional family socialization places strong emphasis on building and maintaining family harmony, loyalty, and responsibility while supporting independence of family

members. We believe these cultural experiences of Turkish families will help to elaborate what makes families resilient against the impact of economic pressure in Türkiye.

Kagitcibasi's (1997) autonomous-related self-theory is essential in order to understand the cultural context in Türkiye. Within her theory, Kagitcibasi places self within the family system and situates family within the broader socio-economic context. She lists urban vs. rural settlement, socio-economic status, quality of life, and welfare as indicators of contextual influences on family culture. Within this context, individuals try to find a balance between independence and social belonging as paradoxical demands of life.

These cultural characteristics reiterate the importance of considering both within family relationships and families' relationships with their environment to understand family resilience. Following the cultural dispositions that families need to be supported both from inside and outside, in this study, we consider that effect of individual level characteristics (e.g., self-efficacy, internal control, coping, psychological well-being) will be mediated by family level factors (e.g., family communication, commitment, support, boundaries, coping, problem-solving skills and spirituality). We have a similar view for the mechanisms that exist in the wider environment of families (e.g., connection with community, participation in community and social satisfaction). These community level factors are likely to relate to how families build their family level strategies, rather than directly relating to family well-being. This is because, family level strategies are proximal mechanisms to family's well-being (Merçon-Vergas et al., 2020), whereas what capacity individual members of the family bring and what capacity the wider environment of the family holds can only have an effect through how these capacities are translated into family level mechanisms that families experience in their daily lives. This perspective is likely to address the complexities described in past studies exploring family resilience. Therefore, the current study aimed to investigate the parallel mediating effects of individual, family, and community protective mechanisms on well-being of low-income families experiencing various levels of economic pressure in Türkiye. We investigated a parallel serial mediation as a resilience model relating economic pressure to family well-being through individual, community, and family protective mechanisms (see Fig. 1). We proposed the following hypotheses:

H1 Economic pressure will be significantly and negatively related to family well-being.

H2 Individual and family factors will serially mediate the relationship between economic pressure and family well-being.

H3 Community and family factors will serially mediate the relationship between economic pressure and family well-being.

Method

Turkish Family Resilience Project (T-FRP)

This study is part of a larger co-produced, socio-ecological, and social justice-oriented family resilience project in Türkiye funded by the Scientific and Technological Research Council of Türkiye (TÜBİTAK). The T-FRP project aims to develop a cultural-sensitive and holistic family resilience model tailored for the low-income families in Türkiye. The T-FRP uses a representative co-production approach (Eriksson, 2019) with a core team composed of academics, family practitioners, and families with lived experience in the province of Aydın, on the west coast of Türkiye.

Participants

After approval by the institutional review board, participants were recruited over a 4-month period from May to September 2023 through the local collaboration of the T-FRP. Individuals were eligible to participate if, at the time of the recruitment, they (a) were married and have children, (b) were receiving social service from Social Assistance and Solidarity policy or city municipality, (c) have low income, and (d) were living in Aydın province, Türkiye. Of the eligible participants ($N=1061$), 51.8% were women, with an average of 43.40 years ($SD_{age}=9.81$; range=20–73). Table 1 shows the details of demographic characteristics of the participants. This study was not pre-registered. Data is available by contacting the corresponding author.

Procedure

We met with our community collaborators to discuss the cultural and contextual relevance of the mechanisms we identified in the literature, to specify our target population, and to locate neighborhoods. In Türkiye, every neighborhood has a neighborhood representative of the local community who act as brokers between the community and the government and social services. In this study, they acted as gatekeepers.

Table 1 Demographic characteristics of the sample ($N=1061$)

	<i>N</i>	%
Female	550	51.8
<i>Education level</i>		
Illiterate	35	3.3
Up to 8 years of schooling	393	37
High school graduate	310	29.2
Vocational college graduate	120	11.3
University and above	203	19.1
Employed	683	64.4
Spouse is employed	704	66.4
<i>Family income (monthly)^a</i>		
8.500 TL and below	180	17
8.501 TL–15.000 TL	242	22.8
15.001 TL–20.000 TL	184	17.3
20.001 TL–30.000 TL	240	22.6
30.001 TL–40.000 TL	126	11.9
40.001 TL–50.000 TL	89	8.4
<i>Marital length (in years)</i>		
1–10	305	28.7
11–20	364	34.3
21–30	255	24
31–40	117	11
41–50	20	1.9
<i>Having children</i>		
One child	315	29.7
Between two and four children	717	67.6
Five or more children	29	2.7

^aThe study data was collected between June 2023 and September 2023. During this period, the minimum wage per month in Türkiye was 11.402 Turkish Liras (TL) (Ministry of Labor and Social Security, 2023). One TL was equivalent to \$26.714. The lower poverty line for a family of four members was determined as 33.750 TL per month for June, 37.974 TL per month for July, 39.733 TL per month for August, and 43.433.65 TL per month for September

We visited 20 neighborhood representatives, presented the study to them, and asked for their collaboration. All of them agreed to collaborate, created a list of families in their neighborhood who met the study criteria, and made initial contact with one of the adults in these households. From these individuals who verbally agreed to participate in the study were referred to the research team. These individuals were either invited to the neighborhood representative's office or were visited at their home, depending on the participant's preference. We met with participants in person and in one-on-one settings. We first explained the study to ensure they understood the details before signing the consent form. We then administered the survey in a structured interview format to eliminate any potential literacy difficulties. These meetings lasted between 45 to 60 min.

Measures

Economic Pressure

It reflects families' assessment of their economic circumstances, assessed by the Economic Measures Index (Conger & Conger, 2002; Turkish version by Ergül-Topçu & Güre, 2021). The index includes three subscales: can't make ends, meet unmet material needs, and financial cutbacks. First subscale had 2 items asking how much difficulty people had in paying bills during the past 12 months (1=no difficulty at all to 5=a great deal of difficulty) and how much money was left at the end of the month (1=more than enough money left over to 4=not enough to make ends meet). Higher scores indicated more difficulty paying bills. The second subscale includes 6 items (1=strongly agree to 5=strongly disagree) which participants rated to afford adequate housing, clothing, food, and medical care. A high score on this dimension indicated that participants had more difficulty meeting their needs. The third subscale with 29 items (1=yes, 2=no, 3=not applicable) aimed to measure participants' adjustments to financial difficulties (e.g., postponement of purchases or change of residence) during the past year. Higher scores indicated greater financial cutback.

Protective Mechanisms

The protective mechanisms were categorized into three groups: at individual, family, and community levels.

Individual Level Factors

Two measures with multiple subscales were used including the Resilience in Midlife Scale (RIM; Ryan & Caltabiano, 2009; Turkish version by Savi-Çakar et al., 2014) and the Psychological Well-Being Scale (PWS; Diener, 2010; Turkish version by Telef, 2013). The RIM has 25 items rated on a 5-point scale (0=strongly disagree to 4=strongly agree) to quantify five interrelated components of resilience (four internal and one external). In this study, we only used three internal components: self-efficacy (e.g., Deal with whatever comes my way), internal locus of control (e.g., Difficulty with loved ones leaving home), and coping & adaptation (e.g. Cope positively with illness). The PWS has 8 items rated on a 7 Likert scale (1=Strongly disagree to 7=Strongly agree) and measures psychological resources and power (e.g., I am optimistic about my future). Higher scores indicated higher levels of resilience and well-being.

Family Level Factors

They were measured with the Systemic Family Functionality Scale (SFFS, Usta et al., 2020) and the Family Coping Index (FAMCI, McCubbin et al., 1995) validated in the T-FRP. The SFFS measures functionality of the family as a unity. The 36-item form with a 4-point response scale (1 = Never to 4 = Usually) has six subscales including intra-familial support (e.g., My family supports my development; I feel that my family trusts me), roles (e.g., In our family, responsibilities are shared according to our personal characteristics; The housework is shared in the family), connection (e.g., The peace of my family is important to me; I make sacrifices for my family), rituals (e.g., In the evenings, we have a talk together as family; We spend time together at certain intervals), communication (e.g., We recognize each other in the family; My family listens to me while I am talking), and boundaries (e.g., I respect the personal space of my family members; I respect the personal space of my family members). High scores indicated healthy family functionality. The FAMCI consists of 15 items with three sub-scales: problem solving (e.g., Knowing we have the power to solve major problems; Defining the family problem in a more positive way so that we do not become too discouraged), social support (e.g., Asking neighbors for favors and assistance), and spirituality (e.g., Having faith in God; Attending church services). In the present study, the spirituality and problem-solving subscales of the scale were used. The items were rated on a 5-point Likert scale (1 = Strongly disagree to 5 = Strongly agree). Higher scores in each subscale indicated greater family coping.

Community Level Factors

The Perceived Community Support Questionnaire (PCSQ; Herrero & Gracia, 2007; the Turkish version by Aydogan et al., 2024) was used. The PCSQ consists of 14 items (1 = Not at all suitable for me to 4 = Completely suitable for me) and three subscales: community integration (e.g., My opinions are valued in my community), community participation (e.g., I take part in some social or civic groups in my community), and community satisfaction (e.g., I would find a source of satisfaction for myself). Higher scores addressed higher perceived community support.

Family Well-Being

The positive adjustment in family resilience was defined by family well-being and assessed through the Family Harmony Scale (FHS; Kavikondala et al., 2016; Turkish version of Duman-Kula et al., 2018) and the Family Life Satisfaction Scale (FLSS) developed and validated in the

T-FRP. The FHS consists of 5 items (e.g., My family is in harmony; Our family relationships are peaceful in daily life) were rated on a 5-point Likert scale (1 = *Strongly disagree* to 5 = *Strongly agree*). The FLSS has three items (e.g., We are at peace at home; We are satisfied with our family life) with a 5-point Likert-type rating (1 = *Strongly disagree* to 5 = *Strongly agree*). Higher scores indicated higher family well-being.

Analysis Plan

We first cleaned and prepared our dataset in SPSS 27 and JAMOV software. The dataset did not have any missing data and was checked for incorrect entries. Next, we checked for statistical assumptions, explored descriptive statistics of each study variable and the bivariate correlation between them. To identify univariate outliers, we investigated the univariate skewness values for each variable (see Supplemental Materials 2) and determined that only the family bonding and family satisfaction variables were outside the ± 1 range (Byrne, 2010). To overcome, this issue, bootstrapping approach was utilized by performing parameter estimation from each sample and the final estimate was obtained by averaging the upward estimates (Kline, 2011). Mahalanobis distances, Cook's distance, and Leverage values were also examined in determining multivariate outliers (Kline, 2011). In terms of Mahalanobis distances, the critical χ^2 value was calculated as 26.19 for $df=20$, $p<.01$ and no cases were detected as outliers exceeding the critical value. Upon consideration of Cook's distances, we decided that there is no distance value above 1.00 and Leverage values are below 0.04, which is accepted as the critical value. Consequently, no multivariate outliers were found in the data set.

In this study, we aimed to test a parallel-serial mediation model to simultaneously determine the indirect effects of (i) individual and family levels mechanisms in series and (ii) community and family levels mechanisms in series to elaborate the relationship between economic pressure and family well-being. Although the protective factors included in the model are conceptually grounded in different ecological levels (individual, family, and community), all variables were assessed as self-reports at individual level and reflect perceived capacities and experiences rather than shared or clustered contextual structures. Therefore, the data do not exhibit a nested or hierarchical structure that would require multilevel modeling. Accordingly, mediation analysis was employed to examine the indirect pathways linking economic pressure to family well-being across ecological domains. We conducted a Structural Equation Modeling (SEM) in Mplus 8.3 using maximum likelihood estimation (Muthén & Muthén, 2017). We first investigated the

Table 2 Correlations among the variables

	1	2	3	4	5
1. Economic pressure	–				
2. Individual factors	–.27**	–			
3. Family factors	–.18**	.46**	–		
4. Community factors	–.09**	.37**	.35**	–	
5. Family well-being	–.21**	.39**	.66**	.30**	–
Cronbach's α	.87	.80/.87 ¹	.95/.83 ²	.94	.93

** $p < .01$; ¹ represents the Resilience in Midlife Scale and the Psychological Well-Being Scale's Cronbach's alpha scores, respectively. ² represents the Systemic Family Functionality Scale and the Family Coping Index's Cronbach's alpha scores, respectively

measurement model to assess factor loadings of the variables onto the latent constructs using confirmatory factor analysis. Then we tested parallel-serial mediation hypotheses simultaneously within one model controlling for each other's effect. The Tucker–Lewis index ($TLI \geq .90$), the comparative fit index ($CFI \geq .90$), and the root mean square error of approximation ($RMSEA < .08$) were used for model fit indices (Hu & Bentler, 1999). The data and codes are available upon request from the corresponding author.

Results

Correlations

We explored the bivariate relations between latent constructs of economic pressure, individual factors, community factors, family factors, and family well-being. As seen in Table 2, Pearson's correlation coefficient values between study variables were as expected with economic pressure negatively correlating with other variables and positive

correlations between mediating and outcome variables. We also examined correlations among observed variables. The relationships among observed variables within the mediating mechanisms were found to be significant. Correlations between observed variables of individual factor ranged from .22 to .63; of family factor ranged from .13 to .65; and of community factor ranged from .63 to .68. Family harmony was positively related to family satisfaction ($r = .84, p < .05$).

Measurement Models

Prior to conducting the parallel-serial mediation model with latent constructs, we first verified the measurement model of five latent constructs. Confirmatory factor analysis showed a good fit, [$\chi^2(284) = 1367.25, \chi^2/df = 4.81, p = .00, RMSEA = .06, CFI = .92, TLI = .91, SRMR = .04$; Hu & Bentler, 1999; Hatcher, 2005] with significant factor loadings ranged between .07 to .89 (see Supplemental Table 3 for details). Both composite reliability and average variance extracted (AVE) values exceeded the suggested levels of .70 and .50, respectively, indicating acceptable reliability and validity (Messick, 1995). The correlations did not exceed the cut-off point of .85 (see Table 2), indicating that multicollinearity or singularity issues were not found. To test discriminant validity in the measurement model, we compared squared inter-construct (SIC) correlation values with AVE values for each latent construct. Consequently, all AVE values were higher than the SIC values for each construct, supporting the discriminant validity in the measurement model (Hair et al., 2010).

Table 3 Direct, indirect, and total effects for the serial mediation model ($n = 1061$)

Model pathways	β	SE	t	p	%95 CI	
					Lower	Upper
Direct effect	.094	.031	– 3.003	.003	– .149	– .045
Individual factors → Family well-being	.031	.052	.059	.55	– .056	.114
Family factors → Family well-being	.681	.041	16.534	.000	.608	.744
Community factors → Family well-being	.023	.038	.586	.558	– .036	.089
Economic pressure → Family well-being	– .094	.031	– 3.007	.003	– .149	– .045
Economic pressure → Individual factors	.374	.039	– 9.669	.000	– .437	– .311
Economic pressure → Family factors	.006	.039	– .149	.881	– .069	.0059
Individual factors → Family factors	.509	.042	12.165	.000	.440	.579
Community factors → Family factors	.232	.040	5.797	.000	.167	.300
Economic pressure → Community factors	– .140	.040	– 3.489	.000	– .207	.074
Total indirect effect	– .170	.030	– 5.656	.000	– .221	– .121
Economic pressure → Individual factors → Family well-being	– .011	.020	– .577	.564	– .044	.020
Economic pressure → Family factors → Family well-being	– .004	.027	– .149	.882	– .048	.040
Economic pressure → Community factors → Family well-being	– .003	.006	– .545	.586	– .015	.004
Economic pressure → Individual factors → Family factors → Family well-being	– .130	.020	– 6.578	.000	– .166	– .101
Economic pressure → Community factors → Family factors → Family well-being	– .022	.007	– 2.945	.003	– .037	– .012
Total effect	– .265	.034	– 7.850	.000	– .321	– .210

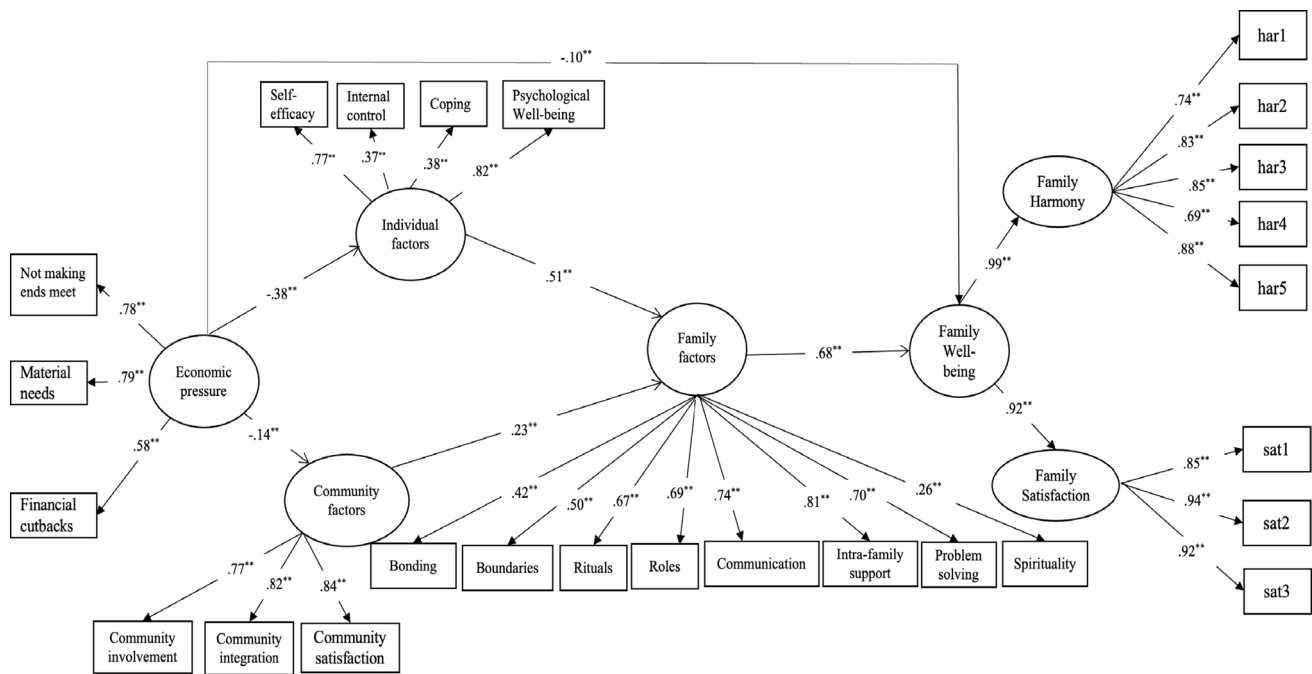


Fig. 2 Parallel serial mediational model. *Note.* The hypothesized model with standardized regression coefficients and significant and non-significant direct paths ** $p < .001$ for all coefficients

Parallel-Serial Mediation Model for Family Well-Being

Results of the parallel-serial mediation model showed a good fit to the data, $\chi^2 / df = 1473.57 / 311 = 4.73$, $p = 0.00$; RMSEA = .06, CFI = .92, TLI = .91, and SRMR = .06.) providing evidence that the hypothesized model fits the data well. The results of the total effect model assessment supported H1 on the significant negative relationship between economic pressure and family well-being ($\beta = -.09$, $p < .05$), explaining the 54% of the total variance in family well-being. As seen in Fig. 2, significant negative relationships were also found between economic pressure with individual factors ($\beta = -.37$, $p < .05$) and community factors ($\beta = -.14$; $p < .05$). As hypothesized, significant positive associations between individual factors and family factors ($\beta = .51$, $p < .05$), community factors and family factors ($\beta = .23$, $p < .05$), and family factors and family well-being ($\beta = .68$, $p < .05$) were also shown.

As detailed in Table 3, the indirect effects of the parallel-serial mediation model assessment showed support for the H2 and H3 on the serial mediation role of individual factors and family factors ($\beta = -.13$, $p < .05$) and community factors and family factors in the relationship between economic pressure and family well-being ($\beta = -.02$, $p < .05$).

Discussion

Aiming to examine the complex pathways between perceived economic pressure and family well-being, this study integrates a multisystems and culturally sensitive family resilience approach. Utilizing data provided by low-income families residing at the west coast of Türkiye as part of the wider T-FRProject, we employed a parallel-serial mediation model in our structural analysis.

As expected, perceived economic pressure (i.e., perception of unmet material needs, the inability to make ends meet, and the necessity to implement significant financial cutbacks) predicted lower family well-being. This is a unique contribution to the FSM (Conger et al., 1990) because it empirically evidences FSM's proposition on the impact of economic stress on a family as a collective unit. Previous FSM studies focused only on family related outcomes, such as parenting characteristics (Conger et al., 1994; Low & Mounts, 2022), couple relationships (Masarik et al., 2016) and child and youth behavioral development outcomes (Chen et al., 2024; Ho et al., 1995; Neppi et al., 2016). Family system perspective (Minuchin, 1985) theorizes families as interdependent units and influencing individual members' development through these interdependent dynamics. Therefore, it was essential to explore the role of risks on how family functions as a whole (e.g., Prime et al., 2023).

Bringing a resilience lens, we explored perceived economic pressure's risk on family well-being through

mediating mechanisms. Consistent with our second and third hypotheses, family mechanisms acted as proximal processes where individual and community level mechanisms indirectly mattered only through their direct influence on family level mechanisms. In other words, economic pressure's negative impact was mediated by these two chain reactions from individual and community contexts to immediate family context and to family well-being at the end.

Despite distinctions between the FSM (e.g., Masarik & Conger, 2017), Masten's multisystemic resilience (Masten, 2021), and Walsh's Family Resilience Model (Walsh, 2016), all have fundamentally shaped our understanding about how families respond to stressors and how stressors impact family well-being. Resilience perspective in this study extended the FSM to account for a range of stressors experienced by families, their differential proliferation to the experiences of the family as a unit and family well-being indicated from multiple angles, following the suggestions in the literature to investigate individual, family or social resources as mediators or moderators (Masarik et al., 2022; Wadsworth & Compas, 2002). The results affirmed expectations based on Masten's perspective and Walsh's model that risks (e.g., economic pressure) in families can impact their positive adjustment, with key processes in family units being crucial to the coping and adaptation of all members despite these risks. Family functionality as proximal mechanisms for family unit are indicated by unity and solidarity among family members (e.g., strong family bonding), support between family members (e.g., support between child and parent), family communication (e.g., being able to talk about economic problems), family routines and rituals (e.g., family members being together activities), roles and boundaries in the family; beliefs and solution-seeking approaches to overcome the economic stressors (e.g., problem solving), and ways of evaluating difficulties and attributing meaning (e.g., spirituality).

Mechanisms that enable families to deal with the risks vary. For instance, family members uniquely contribute to building resilience of family as a collective unit. In this study, we found that family members' beliefs about their individual competence to overcome these economic pressure (e.g., perseverance and self-efficacy), their ability to actively overcome economic challenges (e.g., coping), and a meaningful life purpose maintenance and positive mental health (e.g., psychological well-being) contribute to family well-being only through their impact on functioning of the family as a unit. As theoretically supported, micro-system protective mechanisms at individual level are important protective mechanisms that enhance family resilience through their direct impact on family functioning which in turn predicts family well-being.

Our findings in relation to the second hypothesis is also meaningful when we take a cultural perspective. In Turkish culture, families tend to resolve issues within the family system without sharing or asking for help from outside connections. Therefore, in relation to building resilience mechanisms, what individual members bring to the family system has a larger role than what outside resources can provide. These findings are also supported by Kagitcibasi's (2005) theory that despite ongoing changes in the wider socio-cultural society towards individualization, families are still keeping and relying on emotional dependence on each other reflecting collectivistic values. We can also echo this theoretically supported finding with our observations during data collection. The general discourse in families we interacted with during this study was around the key role of family as a single unity when dealing with life stresses. In our data collection meetings, families emphasized the importance of being together, acting together, responding together when facing and dealing with economic pressure.

Our third hypothesis revealed a significant indirect serial role of community and family mechanisms in understanding the relationship between economic pressure and family well-being. Economic pressure's impact on family well-being was mediated through the role of community mechanisms on family level mechanisms, which in turn, predicted family well-being. This pathway from community level mechanisms to family well-being was significant but not as strong as the pathway we found from individual level protective mechanisms to family well-being in our second hypothesis. There are multiple explanations for this. First, this might be due to the characteristics of our measurement, the PCRS (Herrero & Gracia, 2007; Turkish adaptation; Aydogan et al., 2024). Although we ensured a cultural translation of meaning during its adaptation process, it is a scale originally developed in a different culture. Our scale adaptation study (Aydogan et al., 2024) evidenced its high psychometric properties in Turkish adult context; however, it might still be limited in capturing the various other community level resources Turkish families utilize, for instance institutional support, government support, and extended family/kinship support.

It is also possible to explain the differences in both pathways with the latest propositions of Bronfenbrenner's ecological model (Bronfenbrenner & Morris, 2006). Individual level mechanisms represent internal sub-systems within the family indicating personal experiences of individual members. Thus, they are not only more proximal to family level mechanisms but also derive from one ecological point, *individual family member* sub-system. On the other hand, community level mechanisms represent capacities at multiple ecological levels including meso-, exo-, and macrosystems, along with the potential for variation among families. This

explanation is also supported by the descriptive findings of this study where observed indicators of community level mechanisms showed the highest variation across all study variables.

Taking a social justice approach, the difference between two pathways might also be an indication of social inequalities. More emphasis should be given to the social environment when supporting resilience of populations facing multiple and high levels of adversity (Ungar, 2012). At macro level, public policies and practices as well as community rituals and resources influence experiences of families in a society. Specifically, economic conditions and related policy decisions are drivers of families' financial stress and well-being (e.g., Friedline et al., 2021). However, we know that families who struggle with life due to economic pressures are less likely to access these wider resources. Current findings might be indicating inequalities for these families in our study.

There is also a cultural explanation for the community level mechanisms being weaker than the pathway starting from at individual level. The first challenge lies in the concept of community. In Western cultures community has a clearer meaning where people can refer to specific groups of people to indicate which communities they belong to. In Turkish context, the concept of community does not have a similar clarity in its meaning and most of the time families refer to their neighborhood, or people who share similar migration background or religious orientation. Furthermore, families in Türkiye receive a lot of support from their extended families. However, there is an unclarity about whether a wider extended family (family members beyond families of origin) is a community external to the immediate family or part of the immediate family. This variation in our target group might have reflected their responses to community level protective mechanisms. Individuals in Türkiye and facing economic disadvantages may not easily become a member of a community (e.g., professional networks, volunteer and service groups, recreational groups) except for communities involving their families and neighborhoods. This is generally due to the lack of opportunities, existence of social vulnerabilities, and stigma to seek community support. This is true for everyone but especially for those facing socio-economic challenges because of inequalities in resource sharing, lack of knowledge about available services, cultural barriers, distrust towards institutions. Thus, community support can be limited in acting as a resource against the economic pressure. Supportive of this, studies highlight that low-income families have limited access to social support mechanisms, underscoring the importance of external social resources in fostering family resilience (e.g., Mullin & Arce, 2008). In this context, considering the intertwined nature of economic hardship and social vulnerability

(Tiryakioglu & Yagci, 2021), low-income families in Türkiye receive insufficient support from society, which leads to differentiated outcomes related to family resilience. Overall, this study uniquely has shown the importance of investigating protective mechanisms families utilize when dealing with challenges of economic pressure at multiple levels from inside and outside of the family system taking a culturally sensitive approach. With its limitations and strengths, this study offers various avenues for future research to build on the current findings contributing to the family resilience field.

Limitations

This study was conducted in socioeconomically disadvantaged neighborhoods of Aydin province in Western Türkiye. Hence, the study participants reside in a single province in Türkiye, which constraints the representation of the ethnic and geographical diversity in the country. Because all our participants were married in heterosexual relationships and living with their spouse and their children, cautions need to be taken when generalizing the findings to other family types (e.g., single parents, LGBTQ+families, families with no children). Although the focus on low-income families is a strength of this study, it also limits generalizability of the findings in relation to resilience in families with no economic struggle. It is a fact that risks accumulate. Families facing economic struggle also experience multiple challenges in life creating cumulative risk context. The current study particularly focused on economic pressure and is limited in understanding other risks these families are experiencing. Another limitation of this study is the cross-sectional nature of its data which did not enable us to examine the temporal ordering of variables among economic pressure, individual, community, and family mechanisms and family well-being. Future research should consider longitudinal designs to clarify the directionality of these relationships and to better understand the directionality among the resilience processes and how they evolve over time. Additionally, further studies could build on emerging empirical evidence suggesting that resilience processes may have moderating effects in mitigating the negative impact of economic pressure on family well-being across diverse contexts (e.g., Liu & Chen, 2026). Examining these processes in different cultural settings would further enhance the generalizability of findings. This study is limited to examining the mediating effects of individual, family, and social mechanisms due to its cross-sectional design. Future studies should explore these relationships longitudinally to establish the causal relationships with more confidence and utilize different methods of analysis explaining these relationships in order to identify which of the "buffered" or "protective" features are more effective

in explaining resilience against FSM. It is also important to examine the systemic structural features of the families that contribute to their processes. The last limitation of this study concerns the Perceived Community Support Questionnaire (PCSQ) in its Turkish version. The Turkish version of the PCSQ does not assess institutional support or extended family networks. These might be two important resources for community support in Türkiye. Future research should consider either modifying existing scales or developing new items that reflect institutional support systems, particularly support received from government agencies, religious organizations, and local community centers, as well as extended family members, neighbors, friends, and so forth. These forms of support are culturally specific and may vary across different regions or socioeconomic groups within Türkiye. We see the limitations of this study as strong recommendations for future research. We suggest that addressing each limitation with a future research project will help us to better understand family resilience in non-Western cultural contexts. This might be followed by a cross-cultural comparison research where both culture specific and universal aspects of family resilience can be established.

Conclusion and Implications

This study makes a significant contribution to theory, research, and implementation of the FSM and family resilience. This study integrated different theoretical perspectives in examining family resilience in a non-Western context with a disadvantaged population. With its co-produced approach, this study offers significant potentials for developing interventions in the local context, national context, and internationally.

Economic challenges trigger a variety of social inequalities that affect family systems. To build family resilience in an economic struggle context, it is necessary to understand the multi-level mechanisms that contribute to family well-being. The current findings showed that economic difficulties lead to reduced family well-being, but that individual, family, and community protective factors play important roles directly and indirectly in the process of family resilience. Specifically, we suggest that these findings will lead to the inclusion of family resilience in prevention and intervention plans based on culturally sensitive and holistic models.

One of the most important ways to empower societies at the macro level is to strengthen families at the micro level. Individual, family, and community mechanisms emerged as important protective factors at micro level in relation to family resilience. This study points out areas for intervention that can help families to cope with the immense economic

or financial stress brought on by low-income. Increasing the competencies of family members and increasing the accessibility of community resources are necessary for developing interventions that increase the overall functionality of the family system which is a key for improving family well-being under the conditions of life struggles.

From a socio-ecological perspective, the findings highlight the significance of the macro-level social context in developing family resilience. The importance of community level and family level protective mechanisms during economic stress indicates that low-income families should have access to policies and programs that encourage them to draw on pre-existing support systems and build new supportive community relationships. Overall, this study contributes to family resilience within the background of FSM among low-income families. Families under economic pressure are more likely to face multiple disadvantages in their communities. It is particularly important to understand the nature of community support, community involvement and integration, and community satisfaction, including perceived community support that interacts with the family's protective mechanisms or promotes family resilience. Long-term well-being in the community is expected to increase as a result of the protective and supportive resources that ensure family resilience. Policies and rights-based practices should be expanded to include family resilience interventions. The various institutions and organizations provide important resources such as social assistance (e.g., food, shelter), financial support, and employment opportunities during this time of increasing economic hardship. Specifically, recommendations for development of interventions and practices to strengthen family resilience with low-income families in Türkiye should include: (I) *Enhancing access to support services*: Local governments should prioritize expanding access to mental health and social services. In particular, families facing challenges due to low income often struggle to access these services. It is important to develop policies and legal regulations that can provide free access to services such as psychological counseling and support groups for families in need. (II) *Increasing community engagement programs*: NGOs can lead community engagement initiatives aimed at building networks among families. Workshops, training, and social events can facilitate connections among families and foster a sense of belonging within the community. (III) *Planning of co-production*: Actively involving families, researchers, and practitioners in the design and delivery of services—with community members playing a central role—can significantly enhance family resilience. This co-productive approach ensures that services are tailored to the specific needs of families, thereby increasing their accessibility and relevance. (IV) *Increasing culturally sensitive, holistic, and inclusive practices*: To enhance the cultural

sensitivity of support services, training programs should be co-developed with community members who can provide valuable insights into the unique dynamics of families in Türkiye. The co-productive practice is key will increase the effectiveness of interventions and build trust between families and service providers.

Finally, the T-FRP is considered to be a significant innovation in the field of family resilience studies and practices in Türkiye. Specifically, for the first time in Türkiye, we applied a co-productive approach and worked together with all community stakeholders. This ensured direct mobilization of knowledge derived from this study through their increased motivation and commitment in integrating the learning from this study into their services and policies.

Funding Open access funding provided by the Scientific and Technological Research Council of Türkiye (TÜBİTAK). This study is funded by the Scientific and Technological Research Council of Turkey (TUBITAK) ARDEB 1001 Project, Grant No: 122R058.

Data availability This study was approved from Aydın Adnan Menderes University Research Ethics Committee. Due to ethical and privacy restrictions, these data are not publicly available but both data alongside other study materials, including analysis code, can be accessed on request from the corresponding author. An earlier version of this research with some emerging findings was presented at 2024 International Association for Relationship Research Conference as an oral presentation with the title of 'How Strong We are Together in Face of Economic Hardships: Examination of Resilience in Low-Income Families'.

Declarations

Conflict of interest The authors declare that they have no conflict of interest.

Ethical Approval All procedures performed in studies involving human participants were in accordance with the ethical standards of the institutional and/or national research committee and with the 1964 Helsinki declaration and its later amendments or comparable ethical standards.

Informed Consent Was obtained from all individual participants included in the study.

Open Access This article is licensed under a Creative Commons Attribution 4.0 International License, which permits use, sharing, adaptation, distribution and reproduction in any medium or format, as long as you give appropriate credit to the original author(s) and the source, provide a link to the Creative Commons licence, and indicate if changes were made. The images or other third party material in this article are included in the article's Creative Commons licence, unless indicated otherwise in a credit line to the material. If material is not included in the article's Creative Commons licence and your intended use is not permitted by statutory regulation or exceeds the permitted use, you will need to obtain permission directly from the copyright holder. To view a copy of this licence, visit <http://creativecommons.org/licenses/by/4.0/>.

References

- Amato, P. R., & Afifi, T. D. (2006). Feeling caught between parents: Adult children's relations with parents and subjective well-being. *Journal of Marriage and Family*, 68(1), 222–235. <https://doi.org/10.1111/j.1741-3737.2006.00243.x>
- Aydoğan, D., Eryigit-Madzwamuse, S., Demir, O. Ö., Aksu, G., & Özdemir, Y. (2024). Algılanan Toplumsal Destek Ölçeği'nin Türkçe Formu psikometrik özelliklerinin incelenmesi [Psychometric properties of the Turkish version of the perceived community support questionnaire (PCSQ)]. *Journal of Social Policy Studies*, 24(64), 491–526. <https://doi.org/10.21560/spcd.vi.1394842>
- Aytaç, I. A., & Rankin, B. H. (2009). Economic crisis and marital problems in Turkey: Testing the family stress model. *Journal of Marriage and Family*, 71(3), 756–767. <https://doi.org/10.1111/j.1741-3737.2009.00631.x>
- Black, K., & Lobo, M. (2008). A conceptual review of family resilience factors. *Journal of Family Nursing*, 14(1), 33–55. <https://doi.org/10.1177/1074840707312237>
- Bronfenbrenner, U., & Morris, P. A. (2006). The bioecological model of human development. In R. M. Lerner & W. Damon (Eds.), *Handbook of child psychology: Theoretical models of human development* (6th ed., pp. 793–828). Wiley.
- Byrne, B. M. (2010). *Structural equation modeling with AMOS: Basic concepts, applications, and programming* (2nd ed.). Routledge Taylor & Francis Group.
- Cakir, S. G., & Aydin, G. (2005). Parental attitudes and ego identity status of Turkish adolescents. *Adolescence*, 40(160), 847–859.
- Cakmak, Z., & Güre, A. (2020). Economic strain, marital conflict and adolescent's problem behaviors: A follow-up study. *Turkish Journal of Psychology*, 35(85), 17–20. <https://doi.org/10.31828/tpd1300443320181003m000013>
- Chen, J.-H., Huang, C.-H., Wu, C.-F., Jonson-Reid, M., & Drake, B. (2024). The application of family stress model to investigating adolescent problematic behaviors: The moderating role of assets. *Journal of Family and Economic Issues*, 45(1), 174–183. <https://doi.org/10.1007/s10834-023-09902-2>
- Choi, S. L., Totenhagen, C. J., Tomeny, T. S., & Allen, R. S. (2025). Navigating financial storms: Does dyadic coping buffer the association between daily financial stress and emotional well-being? *Journal of Family and Economic Issues*, 46, 54–66. <https://doi.org/10.1007/s10834-024-10028-2>
- Conger, R. D., & Conger, K. J. (2002). Resilience in Midwestern families: Selected findings from the first decade of a prospective, longitudinal study. *Journal of Marriage and Family*, 64(2), 361–373. <https://doi.org/10.1111/j.1741-3737.2002.00361.x>
- Conger, R. D., Conger, K. J., Elder, G. H., Jr., Lorenz, F. O., Simons, R. L., & Whitbeck, L. B. (1992). A family process model of economic hardship and adjustment of early adolescent boys. *Child Development*, 63(3), 526–541. <https://doi.org/10.1111/j.1467-8624.1992.tb01644.x>
- Conger, R. D., & Elder, G. H. (Eds.). (1994). *Families in troubled times: Adapting to change in rural America*. Aldine De Gruyter.
- Conger, R. D., Elder, G. H., Jr., Lorenz, F. O., Conger, K. J., Simons, R. L., Whitbeck, L. B., Huck, S., & Melby, J. N. (1990). Linking economic hardship to marital quality and instability. *Journal of Marriage and the Family*, 52(3), 643–656. <https://doi.org/10.2307/352931>
- Conger, R. D., Ge, X., Elder, G. H., Jr., Lorenz, F. O., & Simons, R. L. (1994). Economic stress, coercive family process, and developmental problems of adolescents. *Child Development*, 65(2), 541–561. <https://doi.org/10.2307/1131401>
- Conger, R. D., Rueter, M. A., & Elder, G. H., Jr. (1999). Couple resilience to economic pressure. *Journal of Personality and*

- Social Psychology*, 76(1), 54–71. <https://doi.org/10.1037/0022-3514.76.1.54>
- Conger, R. D., Wallace, L. E., Sun, Y., Simons, R. L., McLoyd, V. C., & Brody, G. H. (2002). Economic pressure in African American families: A replication and extension of the family stress model. *Developmental Psychology*, 38(2), 179–193. <https://doi.org/10.1037/0012-1649.38.2.179>
- Diener, E., Wirtz, D., Tov, W., Kim-Prieto, C., Choi, D. W., Oishi, S., & Biswas-Diener, R. (2010). New well-being measures: Short scales to assess flourishing and positive and negative feelings. *Social Indicators Research*, 97(2), 143–156. <https://doi.org/10.1007/s11205-009-9493-y>
- Duman -Kula, M., Ekşi, H., & Demirci, İ. (2018). Aile Uyum Ölçeği'nin Türkçe formunun psikometrik özellikleri [The psychometric properties of the Turkish form of family harmony scale]. *Eskişehir Osmangazi University Journal of Social Sciences*, 19(1), 97–106. <https://doi.org/10.17494/ogusbd.457082>
- Elder, G. H., Jr., Conger, R. D., Foster, E. M., & Ardel, M. (1992). Families under economic pressure. *Journal of Family Issues*, 13(1), 5–37. <https://doi.org/10.1177/019251392013001002>
- Ergül-Topçu, A., & Güre, A. (2021). Ekonomik Güçlük İndeksi'nin psikometrik özelliklerinin sınanması [The psychometric properties of the Economic Measures Index]. *Nesne Journal of Psychology*, 9(19), 99–113. <https://doi.org/10.7816/nesne-09-19-08>
- Eriksson, E. M. (2019). Representative co-production: Broadening the scope of the public service logic. *Public Management Review*, 21(2), 291–314. <https://doi.org/10.1080/14719037.2018.1487575>
- Friedline, T., Chen, Z., & Morrow, S. (2021). Families' financial stress & well-being: The importance of the economy and economic environments. *Journal of Family Economic Issues*, 42(Suppl 1), 34–51. <https://doi.org/10.1007/s10834-020-09694-9>
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). *Multivariate data analysis* (7th ed.). Pearson.
- Hatcher, L. (2005). *A step-by-step approach to using the SAS system for factor analysis and structural equation modeling*. SAS Institute.
- Hawley, D. R., & DeHaan, L. (1996). Toward a definition of family resilience: Integrating life-span and family perspectives. *Family Process*, 35(3), 283–298. <https://doi.org/10.1111/j.1545-5300.1996.00283.x>
- Henrich, J., Heine, S. J., & Norenzayan, A. (2010). The weirdest people in the world? *Behavioral and Brain Sciences*, 33(2–3), 61–83. <https://doi.org/10.1017/S0140525X0999152X>
- Henry, C. S., & Harrist, A. W. (2022). Family resilience theory. *Sourcebook of family theories and methodologies: A dynamic approach* (pp. 65–91). Springer International Publishing. https://doi.org/10.1007/978-3-030-92002-9_4
- Herrero, J., & Gracia, E. (2007). Measuring perceived community support: Factorial structure longitudinal invariance and predictive validity of the PCSQ (perceived community support questionnaire). *Journal of Community Psychology*, 35(2), 197–217. <https://doi.org/10.1002/jcop.20143>
- Höltge, J., Kuru, N., & Ungar, M. (2025). Family stress and resilience to earthquake-related economic hardship in Turkish families with preschool children. *Journal of Family Psychology*, 39(8), 1201–1212. <https://doi.org/10.1037/fam0001360>
- Ho, C. S., Lempers, J. D., & Clark-Lempers, D. S. (1995). Effects of economic hardship on adolescent self-esteem: A family mediation model. *Adolescence*, 30(117), 117–131.
- Hu, L., & Bentler, P. M. (1999). Cutoff criteria for fit indexes in covariance structure analysis: Conventional criteria versus new alternatives. *Structural Equation Modeling*, 6(1), 1–55. <https://doi.org/10.1080/10705519909540118>
- Ibrahim, F. A., & Heuer, J. R. (2016). *Cultural and social justice counseling: Client-specific interventions*. Springer.
- Imamoglu, E. O. (2003). Individuation and relatedness: Not opposing but distinct and complementary. *Genetic, Social, and General Psychology Monographs*, 129(4), 367–402.
- Kagitcibasi, C. (1997). Individualism and collectivism. In J. F. Berry, M. H. Segall, & C. Kagitcibasi (Eds.), *Handbook of cross-cultural psychology* (pp. 1–49). Allyn and Bacon.
- Kagitcibasi, C. (2005). Autonomy and relatedness in cultural context: Implications for self and family. *Journal of Cross-Cultural Psychology*, 36(4), 403–422. <https://doi.org/10.1177/0022022105275959>
- Kagitcibasi, C., & Ataca, B. (2005). Value of children and family change: A three-decade portrait from Turkey. *Applied Psychology*, 54(3), 317–337. <https://doi.org/10.1111/j.1464-0597.2005.00213.x>
- Kavikondala, S., Stewart, S. M., Ni, M. Y., Chan, B. H. Y., Lee, P. H., Li, K.-K., McDowell, I., Johnston, J. M., Chan, S. S., Lam, T. H., Lam, W. W. T., Fielding, R., & Leung, G. M. (2016). Structure and validity of family harmony scale: An instrument for measuring harmony. *Psychological Assessment*, 28(3), 307–318. <https://doi.org/10.1037/pas0000131>
- Kline, R. B. (2011). *Principles and practice of structural equation modeling*. Guilford Press.
- Liu, Z., & Chen, J.-K. (2026). Buffering roles of financial resilience in navigating family stress and adolescent distress: A conditional process analysis. *Family Relations*. <https://doi.org/10.1111/fare.70162>
- Low, N., & Mounts, N. S. (2022). Economic stress, parenting, and adolescents' adjustment during the COVID-19 pandemic. *Family Relations*, 71(1), 90–107. <https://doi.org/10.1111/fare.12623>
- Masarik, A. S., & Conger, R. D. (2017). Stress and child development: A review of the family stress model. *Current Opinion in Psychology*, 13, 85–90. <https://doi.org/10.1016/j.copsyc.2016.05.008>
- Masarik, A. S., Fritz, H., & Lazarevic, V. (2022). Stress and resilience among resettling refugee youth: An illustrative review and new applications for the family stress model. *Journal of Family Theory & Review*, 14(2), 207–232. <https://doi.org/10.1111/jftr.12454>
- Masarik, A. S., Martin, M. J., Ferrer, E., Lorenz, F. O., Conger, K. J., & Conger, R. D. (2016). Couple resilience to economic pressure over time and across generations. *Journal of Marriage and Family*, 78(2), 326–345. <https://doi.org/10.1111/jomf.12284>
- Masten, A. S. (2001). Ordinary magic: Resilience processes in development. *American Psychologist*, 56(3), 227–238. <https://doi.org/10.1037/0003-066X.56.3.227>
- Masten, A. S. (2018). Resilience theory and research on children and families: Past, present, and promise. *Journal of Family Theory & Review*, 10(1), 12–31. <https://doi.org/10.1111/jftr.12255>
- Masten, A. S. (2021). Resilience in developmental systems: Principles, pathways, and protective processes in research and practice. In M. Ungar (Ed.), *Multisystemic resilience: Adaptation and transformation in contexts of change* (pp. 113–134). Oxford University Press. <https://doi.org/10.1093/oso/9780190095888.003.0007>
- Masten, A. S., & Monn, A. R. (2015). Child and family resilience: A call for integrated science, practice, and professional training. *Family Relations: An Interdisciplinary Journal of Applied Family Studies*, 64(1), 5–21. <https://doi.org/10.1111/fare.12103>
- Matos, L. A., Leal, E. M. R., Pontes, F. A. R., & Costa E Silva, S. S. (2021). Poverty and family resilience in Belém-Pará. *Psicologia: Reflexão e Crítica*, 34, 1–12. <https://doi.org/10.1186/s41155-021-00176-x>
- McCubbin, H. I., & McCubbin, M. A. (1988). Typologies of resilient families: Emerging roles of social class and ethnicity. *Family Relations*, 37(3), 247–254. <https://doi.org/10.2307/584557>
- McCubbin, H. I., Thompson, E. A., Thompson, A. I., & Futrell, J. (1995). *Resiliency in ethnic minority families: African-American families, Volume 2*. University of Wisconsin System.
- Merçon-Vargas, E. A., Lima, R. F. F., Rosa, E. M., & Tudge, J. (2020). Processing proximal processes: What Bronfenbrenner meant,

- what he didn't mean, and what he should have meant. *Journal of Family Theory & Review*, 12(3), 321–334. <https://doi.org/10.1111/jftr.12373>
- Messick, S. (1995). Construct validity in psychological tests. *American Psychologist*, 50(9), 741–749. <https://doi.org/10.1037/0003-066X.50.9.741>
- Minuchin, P. (1985). Families and individual development: Provocations from the field of family therapy. *Child Development*, 56(2), 289–302.
- Mistry, R. S., & Elenbaas, L. (2021). It's all in the family: Parents' economic worries and youth's perceptions of financial stress and educational outcomes. *Journal of Youth and Adolescence*, 50(4), 724–738. <https://doi.org/10.1007/s10964-021-01393-4>
- Mullin, W. J., & Arce, M. (2008). Resilience of families living in poverty. *Journal of Family Social Work*, 11(4), 424–440. <https://doi.org/10.1080/10522150802424565>
- Muthén, L. K., & Muthén, B. O. (2017). *Mplus: Statistical analysis with latent variables: User's guide (Version 8)*. Muthén & Muthén.
- Nepl, T. K., Senia, J. M., & Donnellan, M. B. (2016). Effects of economic hardship: Testing the family stress model over time. *Journal of Family Psychology*, 30(1), 12–21. <https://doi.org/10.1037/fam0000168>
- Patterson, J. M. (2002). Integrating family resilience and family stress theory. *Journal of Marriage and Family*, 64(2), 349–360. <https://doi.org/10.1111/j.1741-3737.2002.00349.x>
- Pinquart, M. (2017). Associations of parenting dimensions and styles with externalizing problems of children and adolescents: An updated meta-analysis. *Developmental Psychology*, 53(5), 873–932. <https://doi.org/10.1037/dev0000295>
- Prime, H., Wade, M., & Browne, D. T. (2020). Risk and resilience in family well-being during the COVID-19 pandemic. *American Psychologist*, 75(5), 631–643. <https://doi.org/10.1037/amp0000660>
- Prime, H., Walsh, F., & Masten, A. S. (2023). Building family resilience in the wake of a global pandemic: Looking back to prepare for the future. *Canadian Psychology/psychologie Canadienne*, 64(3), 200–211. <https://doi.org/10.1037/cap0000366>
- Ryan, L., & Caltabiano, M. (2009). Development of a new resilience scale: The resilience in midlife scale. *Asian Social Science*, 5(11), 39–51. <https://doi.org/10.5539/ass.v5n11p39>
- Savi-Çakar, F., Karataş, Z., & Çakır, M. A. (2014). Yetişkin Yılmazlık Ölçeği: Türk kültürüne uyarlanması [an adaptation the resilience in midlife scale to Turkish adults]. *Mehmet Akif Ersoy University Journal of Education Faculty*, 1(32), 22–39.
- Simons, R. L., Whitbeck, L. B., Beaman, J., & Conger, R. D. (1994). The impact of mothers' parenting, involvement by nonresident fathers, and parental conflict on the adjustment of adolescent children. *Journal of Marriage and the Family*, 56(2), 356–374.
- Smith, K. E., & Tickamyer, A. R. (2011). Introduction. In K. E. Smith & A. R. Tickamyer (Eds.), *Economic restructuring and family well-being in rural America* (pp. 1–21). Penn State University Press.
- Taylor, Z. E., Carrizales, A., Moffitt, A., & Ruiz, Y. (2024). Structural risks and family adjustment in midwestern Latine immigrant families: Extending the family stress model. *Cultural Diversity & Ethnic Minority Psychology*, 30(4), 815–828. <https://doi.org/10.1037/cdp0000668>
- Taylor, Z. E., Masarik, A. S., & Hernández, M. M. (2025). Integrating resilience processes in the family stress model. *Journal of Family Psychology*, 39(8), 1051–1059. <https://doi.org/10.1037/fam0001424>
- Telef, B. B. (2013). Psikolojik İyi Oluş Ölçeği: Türkçeye uyarlama, geçerlik ve güvenirlik çalışması [the adaptation of psychological well-being into Turkish: A validity and reliability study]. *Hacettepe University Journal of Education*, 28(3), 374–384.
- Tiryakioğlu, M. ve Yağcı, S. (2021). Derinleşen kent yoksulluğunun kaderini salgın mı belirleyecek. M. Tiryakioğlu (Ed.). Afetlerle yoksullaşma-salgınlar, göçler ve eşitsizlikler içinde (s. 199–217). İstanbul: İstanbul Bilgi Üniversitesi Yayınları
- Ungar, M. (2012). Researching and theorizing resilience across cultures and contexts. *Preventive Medicine*, 55(5), 387–389. <https://doi.org/10.1016/j.ypmed.2012.07.021>
- Usta, M., Özbay, Y., & Toker, M. (2020). Development of a systemic family functionality scale. *Marriage & Family Review*, 57(2), 126–142. <https://doi.org/10.1080/01494929.2020.1757556>
- Wadsworth, M. E., & Compas, B. E. (2002). Coping with family conflict and economic strain: The adolescent perspective. *Journal of Research on Adolescence*, 12(2), 243–274. <https://doi.org/10.1111/1532-7795.00033>
- Wadsworth, M. E., & Santiago, C. D. (2008). Risk and resiliency processes in ethnically diverse families in poverty. *Journal of Family Psychology*, 22(3), 399–410. <https://doi.org/10.1037/0893-3200.22.3.399>
- Walsh, F. (1996). The concept of family resilience: Crisis and challenge. *Family Process*, 35(3), 261–281. <https://doi.org/10.1111/j.1545-5300.1996.00261.x>
- Walsh, F. (2003). Family resilience: A framework for clinical practice. *Family Process*, 42(1), 1–18. <https://doi.org/10.1111/j.1545-5300.2003.00001.x>
- Walsh, F. (2015). *Strengthening family resilience*. Guilford Publications.
- Walsh, F. (2016). Family resilience: A developmental systems framework. *European Journal of Developmental Psychology*, 13(3), 313–324. <https://doi.org/10.1080/17405629.2016.1154035>
- White, R., Liu, Y., Nair, R. L., & Tein, J. Y. (2015). Longitudinal and integrative tests of family stress model effects on Mexican origin adolescents. *Developmental Psychology*, 51(5), 649–662. <https://doi.org/10.1037/a0038993>
- Williams, D., Cheadle, J., & Goosby, B. (2015). Hard times and heart break: Linking economic hardship and relationship distress. *Journal of Family Issues*, 36(7), 924–950. <https://doi.org/10.1177/0192513X13501666>
- Zhuang, X., Lau, Y. Y., Chan, W. M. H., Lee, B. S. C., & Wong, D. F. K. (2021). Risk and resilience of vulnerable families in Hong Kong under the impact of COVID-19: An ecological resilience perspective. *Social Psychiatry and Psychiatric Epidemiology*, 56(12), 2311–2322. <https://doi.org/10.1007/s00127-021-02117-6>
- Zietz, S., Lansford, J. E., Liu, Q., Long, Q., Oburu, P., Pastorelli, C., Sorbring, E., Skinner, A. T., Steinberg, L., Tapanya, S., Tirado, L. M. U., Yotanyamaneewong, S., Alampay, L. P., Al-Hassan, S. M., Bacchini, D., Bornstein, M. H., Chang, L., Deater-Deckard, K., Di Giunta, L., ... Gurdal, S. (2022). A longitudinal examination of the family stress model of economic hardship in seven countries. *Children and Youth Services Review*, 143, Article 106661. <https://doi.org/10.1016/j.childyouth.2022.106661>

Publisher's Note Springer Nature remains neutral with regard to jurisdictional claims in published maps and institutional affiliations.