

Supplemental material

Coding Scheme

During the peak of the recession: Early 2010s	F	R
Appraisal		
Widespread impact	11	17
Social comparison	6	17
Normalized views of crisis	4	6
Overvalued and a scapegoat	5	10
Positive side of the crisis	3	7
Demands and Impact		
Specific demands		
Increase of expenses	10	25
Loss of income and benefits	10	20
Events negatively impacting employment	4	8
Pile-up of demands		
Children's education-related expenses	11	14
Others (e.g., illness)	4	10
Experience of adversity		
Difficult times	7	27
Times of stagnation – “lives on hold”	5	9
Times of worry and restraint	6	11
Manageable demands, reduced impact	11	34
“Yes, we made it”	6	8
Intergenerational differences		
Parents as shields	8	21
Children are the priority	6	8
“I knew it was there, I just didn't feel its consequences that much”	8	29
Capabilities		
Coping behaviors		
General adjustments	6	12
Defining priorities	7	16
New money management strategies and habits	6	12
Saving/using savings	5	7
Financial cutbacks	6	11
Social activities and entertainment	8	16
Clothing	5	7
Vacations	4	5
Car-related expenses	4	4
Daily expenses	4	9
Resources		
Positive Outlook		
Master the possible and acceptance	7	9
Optimistic orientation and encouragement	3	9
Perseverance	6	9
Cohesion	9	28
Flexibility	5	9
Social and economic resources		
Previous money management strategies		
Making a living with what we have, no extravagances	10	27
Having savings	6	11
Children's financial socialization	9	28
Extended family and social support	7	14
Material resources	3	6
Communication	9	27
Problem-solving processes	8	19

After the Storm: Late 2010s	F	R
Appraisal		
Good signs and prospects vs. “buts” and persistent problems	9	30
Hidden truths, illusions and exaggerated optimism	8	22
“The economic crisis is not behind us”	12	37
Economic crises occur cyclically	10	23
Extended negative effects		
Employment	8	15
How to make a living?	6	18
Young adults’ developmental tasks	9	26
Demands and Impact		
Current and anticipated demands		
Finding a job: main demand and worry for children and parents	12	39
Jobs: more demanding, less secure	9	25
Challenges in making a living	8	16
Specific parental concerns		
Capacity for continuously supporting children financially	8	13
Not being able to do more for children and being a burden for them in the future	4	7
Retirement pensions	6	7
Worry, apprehension, frustration	12	52
Possibilities and lack of definition	12	31
Intergenerational differences – the future is for children	11	30
Capabilities		
Coping behaviors	6	7
Resources		
Positive Outlook		
Acceptance and living one day at time	9	30
Hope and positive thinking	11	30
Perseverance	10	40
Confidence in overcoming challenges	7	14
Cohesion	12	40
Flexibility	11	22
Parental support system	11	50
Parental co-residence	7	16
Social economic resources	8	12
Financial socialization of children	4	10
Communication	8	22
Humor	6	12
Problem-solving processes		
Planning and preparedness	7	15
Active mastery	5	6
Shared decision-making and negotiation	3	4
Future expectations		
Education	5	6
Work/career	8	14
Marriage/family	6	11
Leisure/travel	6	12
Health	1	1
Property	3	3
Autonomy and stability	8	16
Financial Resources	5	7
Spirituality		
	12	38
Previous success histories		
	12	57

Note. F = number of cases/families, R = number of references.