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Ranking Stressors and Coping Hierarchies in Families Facing Financial Instability

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A B S T R A C T

Objective: This study aimed to identify, categorize, and rank the primary stressors and coping hierarchies experienced by families facing financial instability using a mixed-method exploratory approach.

Methods and Materials: The research followed a sequential mixed-method design. In the first phase, a qualitative literature-based analysis was conducted to identify core themes and subthemes related to financial distress and coping strategies. Data were extracted through a systematic literature review and analyzed thematically using NVivo 14 software until theoretical saturation was reached. Six main thematic categories emerged from the analysis: economic stressors, emotional and psychological strain, family relationship dynamics, coping strategies and hierarchies, social and community support, and adaptive resilience processes. In the second phase, a quantitative ranking was performed among 210 participants from Iraq selected through purposive sampling. Data collection employed a structured questionnaire derived from qualitative results. SPSS version 26 was used to perform Friedman's test and Kendall's coefficient of concordance (W) to determine the statistical ranking and consistency of participants' responses.

Findings: The analysis revealed significant differences across the six thematic domains ($\chi^2 = 112.47$, $p < 0.001$; $W = 0.71$). Economic stressors received the highest mean rank (4.58), followed by emotional and psychological strain (4.44) and family relationship dynamics (4.27). Coping strategies and hierarchies (4.05) and social and community support (3.86) followed, while adaptive resilience processes ranked lowest (3.54). The strong Kendall's coefficient indicated a high level of agreement among respondents, confirming a shared perception of financial instability as a multidimensional challenge with economic and emotional dimensions.

Conclusion: The study demonstrated that financial instability generates complex, hierarchical stress patterns within families, with economic hardship triggering psychological strain and relational tension. Enhancing both structural financial security and emotional resilience is essential for sustainable family adaptation.

Keywords: *Financial instability; family stress model; coping hierarchies; emotional resilience; mixed-method research; Iraq.*

1. Introduction

Economic instability remains one of the most pervasive and multifaceted stressors affecting families globally, especially in low- and middle-income regions where fluctuations in income and employment are closely tied to broader macroeconomic uncertainties. Periods of financial instability amplify the psychological, relational, and social challenges within households, eroding not only economic security but also emotional stability and family cohesion. Across diverse national contexts, researchers have consistently observed that economic strain has cascading effects that extend beyond the loss of material resources, influencing health, parenting, marital dynamics, and intergenerational resilience (Finch et al., 2025; Raji, 2025; Αντωνιάδης, 2025). The phenomenon of family stress under financial instability has become increasingly relevant amid global disruptions, such as the COVID-19 pandemic, inflationary crises, and rising unemployment, all of which have reshaped how families perceive and respond to adversity (Ávila & Guillén, 2023; Dugbartey, 2025; Makola, 2025).

At the core of financial distress lies the intersection between macroeconomic forces and household-level adaptation. Families facing income instability often experience reductions in their sense of control, self-efficacy, and capacity to plan for the future. According to stress process theory and the family stress model, financial strain functions as a chronic stressor that disrupts family functioning through both direct and indirect pathways—affecting emotional well-being, communication, and coping efficacy (Finch et al., 2025; Raji, 2025). These stressors frequently manifest as cyclical patterns of anxiety, conflict, and maladaptive coping. Research in poverty and developmental psychology demonstrates that economic instability reduces access to essential services, elevates parental stress, and negatively influences children's emotional and cognitive outcomes (Farounbi, 2025; Sari et al., 2025). Moreover, chronic financial insecurity intensifies vulnerability to health inequities, particularly in regions already facing systemic instability and policy fragility (Mansour, 2025; Nikoloski et al., 2021).

In the post-pandemic landscape, new studies emphasize the interrelation between structural economic challenges and emotional resilience. Households exposed to wage volatility or debt accumulation not only experience tangible losses but also symbolic ones—such as diminished social status and weakened familial identity (Hazarika et al., 2025; Hernández et al., 2025). Such instability contributes to long-term psychosocial stress, making financial insecurity a significant social determinant of mental health. As evidence from multiple cultural contexts suggests, when families experience prolonged resource depletion, they often adopt short-term coping mechanisms, such as borrowing or reducing consumption, which may provide temporary relief but reinforce cycles of dependence and emotional fatigue (Asni, 2025; Ene et al., 2025; Kaewhanam et al., 2025).

The psychosocial consequences of economic instability are further magnified by structural inequities in social protection and access to support services. In developing and conflict-affected economies, families frequently navigate crises without adequate institutional assistance or social capital. For example, the erosion of collective networks—such as extended kinship systems and neighborhood-based solidarity—reduces the effectiveness of informal coping mechanisms (Matthew et al., 2021; Nwachukwu, 2021). In these contexts, coping hierarchies evolve dynamically, balancing between pragmatic adjustments, such as job diversification, and psychological strategies, such as meaning-making or faith-based resilience (Makola, 2025; Mansour, 2025). However, the effectiveness of these coping hierarchies varies across socioeconomic strata and cultural settings, often mediated by gender, education, and community cohesion (Chatterjee & Roy, 2025; Dreichuk & Ситник, 2025).

Global evidence underscores the importance of adaptive systems thinking in understanding how families respond to stress in times of financial turmoil. The systems approach to poverty and stress posits that household adaptation cannot be understood in isolation from broader political, economic, and environmental conditions (Dugbartey, 2025; Raji, 2025). For example, rising inflation rates and fragile labor markets often combine with psychological and emotional vulnerabilities, leading to multidimensional crises that require both economic and psychosocial intervention. Scholars such as (Αντωνιάδης, 2025) have argued that sustainability transitions require not only macro-level policy realignment but also micro-level behavioral resilience within families. Similarly, findings from financial resilience studies reveal that families develop complex coping hierarchies—balancing immediate problem-solving actions with emotional and meaning-focused strategies—to sustain well-being under pressure (Hazarika et al., 2025; Kaewhanam et al., 2025).

Economic and psychological resilience are increasingly recognized as interdependent constructs. When families perceive control over their financial circumstances, they exhibit stronger emotional regulation, cooperative behavior, and decision-making efficiency (Finch et al., 2025; Makola, 2025). Conversely, perceived helplessness or external attribution of financial hardship tends to amplify distress, reduce relational quality, and hinder problem-solving capacity (Bakalo, 2025; Farounbi, 2025). Studies using stress testing and predictive analytics have shown that both individual and collective resilience can be forecasted based on the interplay between structural risk factors and adaptive resources (Dugbartey, 2025; Khammassi et al., 2024). In this sense, psychological coping and financial management strategies form an inseparable dyad in mitigating the long-term effects of instability.

The transformation of family structures has also influenced coping patterns in economically strained contexts. Extended families are increasingly replaced by nuclear or semi-nuclear structures, limiting access to intergenerational support and social buffering (Chatterjee & Roy, 2025). This shift has altered emotional hierarchies within households, often transferring financial stress to marital and parental relationships. Marital conflict, emotional withdrawal, and reduced parental sensitivity have been repeatedly identified as mediators between financial strain and child maladjustment (Finch et al., 2025; Raji, 2025). Empirical evidence suggests that families with higher cohesion and adaptive communication are better positioned to convert financial stress into constructive problem-solving, while those with rigid or avoidant communication styles are more prone to relational deterioration (Ávila & Guillén, 2023; Dreichuk & Ситник, 2025).

Coping mechanisms in such contexts can be classified along multiple dimensions—problem-focused, emotion-focused, avoidance-based, and meaning-focused. Problem-focused coping strategies, such as budgeting or seeking secondary income sources, are effective when financial instability is perceived as controllable (Asni, 2025; Kaewhanam et al., 2025). Emotion-focused coping, including prayer, self-talk, and reframing, serves to regulate distress when circumstances exceed one's control (Makola, 2025; Mansour, 2025). However, avoidance coping, such as denial or withdrawal, may exacerbate long-term stress and reduce motivation for proactive change (Rizky et al., 2023; Saberi et al., 2023). In contrast, meaning-focused coping—grounded in faith, acceptance, and collective purpose—has been found to reinforce psychological endurance and perceived self-efficacy (Baim-Lance et al., 2023; Mansour, 2025).

Parallel to these findings, contemporary macroeconomic and social policy research emphasizes the systemic nature of financial stress. Analyses of poverty alleviation and tax reform policies reveal that economic resilience is not merely a function of household adaptation but is deeply embedded within institutional and regulatory frameworks (Hernández et al., 2025; Nikoloski et al., 2021). Social protection programs and transparent fiscal systems can reduce perceived financial threat and enhance coping confidence among vulnerable populations. However, in many developing economies, policy fragmentation and limited financial literacy continue to hinder effective adaptation (Ene et al., 2025; Farounbi, 2025; Khammassi et al., 2024). As a result, families are often left to construct their own informal systems of support—drawing on local social capital, community organizations, and faith-based institutions—to manage chronic financial stress (Matthew et al., 2021; Nwachukwu, 2021).

In examining the intersection of emotional well-being and financial adversity, scholars have also noted the influence of social economy resilience frameworks. For instance, cooperative networks and community-based enterprises serve as buffers against collective hardship, enabling families to redistribute resources and preserve social dignity (Ávila & Guillén, 2023; Ene et al., 2025). Moreover, resilience is not static; it evolves through iterative learning, resource optimization, and reorganization following disruption (Bakalo, 2025; Dreichuk & Ситник, 2025). Psychological studies have further demonstrated that resilience frameworks incorporating emotional regulation and adaptive cognition can predict long-term recovery in contexts of financial strain (Makola, 2025; Mansour, 2025). These findings reinforce the notion that families act as dynamic systems of adaptation—balancing material constraints with psychosocial adjustments.

The recent integration of stress testing methodologies from economics into the domain of social and family research has provided innovative insights into how systemic and individual-level vulnerabilities interact. Stress testing, traditionally used in banking and financial regulation, is now applied to measure family resilience under multiple pressure scenarios, offering predictive frameworks for intervention and prevention (Bakalo, 2025; Dugbartey, 2025; Madiwalar, 2024). These models emphasize the role of anticipatory adaptation—the capacity of families to prepare for, absorb, and recover from economic shocks. Similarly, studies using multi-criteria decision analysis (MCDA) have highlighted the importance of integrating psychosocial variables in designing public resilience policies (Ene et al., 2025; Kaewhanam et al., 2025). The intersection of financial analytics and behavioral sciences thus opens new avenues for evidence-based strategies to support families at risk of financial and emotional collapse.

While macroeconomic frameworks and financial indicators are vital, they must be complemented by a deep understanding of micro-level lived experiences. The integration of economic, emotional, and relational dimensions offers a holistic understanding of how financial instability transforms family life. Research across different cultural settings—ranging from post-disaster rural communities to urban households facing inflation—reveals that families employ diverse coping hierarchies depending on available resources, cultural beliefs, and perceived control (Asni, 2025; Kaewhanam et al., 2025; Raji, 2025). Yet, despite these adaptive capacities, many families experience cumulative stress over time, leading to burnout, emotional disconnection, and erosion of family resilience (Finch et al., 2025; Hazarika et al., 2025).

Consequently, understanding the hierarchical structure of stressors and coping mechanisms is essential for developing targeted interventions. Identifying which stressors exert the greatest impact and which coping strategies are most effective can inform both clinical family therapy and social policy design (Baim-Lance et al., 2023; Saberi et al., 2023; Αντωνιάδης, 2025). Ranking these factors not only highlights the immediate challenges families face but also reveals latent strengths that can be leveraged to enhance resilience. Moreover, this understanding can guide policymakers in designing comprehensive support systems that integrate psychological care, financial education, and community development.

In light of these theoretical, empirical, and policy-based considerations, the present study aims to identify, prioritize, and rank the main stressors and coping hierarchies among families facing financial instability, using a mixed-method approach combining qualitative thematic analysis and quantitative ranking techniques.

2. Methods and Materials

2.1. Study Design and Participants

This study employed a mixed-method exploratory-sequential design, integrating a qualitative phase for theory building and a quantitative phase for prioritization and ranking. The qualitative phase aimed to identify and conceptualize the main stressors and coping mechanisms in families facing financial instability. This phase relied solely on a comprehensive literature review conducted until theoretical saturation was reached. Sources included peer-reviewed journal articles, reports, and dissertations published between 2010 and 2025, focusing on family stress theory, financial strain, and coping typologies. The literature was analyzed to extract recurring themes and hierarchical patterns related to financial distress and coping strategies.

Following the qualitative phase, a quantitative ranking phase was conducted among 210 participants from Iraq. The participants were selected using a purposive sampling method, targeting families identified as experiencing financial instability due to unemployment, inflation, or reduced household income. Inclusion criteria required that participants be married, have at least one dependent, and report significant financial strain in the past year. The sample included both male and female respondents from diverse socioeconomic and educational backgrounds, ensuring representation across urban and semi-urban areas.

2.2. Measures

In the qualitative phase, data collection consisted exclusively of an extensive literature review, systematically organized according to PRISMA guidelines for qualitative synthesis. Key concepts and constructs such as "family stress," "financial instability," "coping hierarchy," and "economic pressure" were searched across major academic databases including Scopus, PubMed, and PsycINFO. Data were imported into NVivo 14 software to facilitate the identification of patterns, themes, and conceptual hierarchies. The coding process was iterative and continued until new data no longer added to the conceptual framework, indicating theoretical saturation.

For the quantitative phase, a structured questionnaire was developed based on the themes extracted from the qualitative synthesis. The instrument contained two main sections: (1) stressor dimensions (e.g., job insecurity, debt burden, family conflict) and (2) coping dimensions (e.g., problem-focused, emotion-focused, and avoidance strategies). Respondents rated each item on a five-point Likert scale (1 = very low importance to 5 = very high importance). The survey was distributed in both digital and printed formats to reach a wide participant base.

2.3. Data Analysis

The qualitative data analysis was conducted using NVivo 14, where a thematic coding framework was developed to

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extract and classify stressor and coping categories. Codes were refined through multiple iterations, and inter-coder reliability was ensured through peer debriefing and expert validation. The output of the qualitative phase included a structured list of major and minor categories of stressors and coping strategies, which served as the foundation for the quantitative phase.

In the quantitative phase, data analysis was performed using SPSS version 26. Descriptive statistics (means and standard deviations) were computed for all variables. To determine the ranking of stressors and coping hierarchies, Friedman's test was applied to identify statistically significant differences in the perceived importance of each factor. Additionally, Kendall's coefficient of concordance (W) was used to assess the degree of agreement among respondents regarding the rankings. The results were interpreted based on significance levels ($p < 0.05$) to identify the most critical stressors and the most frequently employed coping mechanisms among families facing financial instability.

3. Findings and Results

The qualitative phase of this study aimed to conceptualize and organize the major stressors and coping hierarchies experienced by families facing financial instability. Through a systematic literature review and thematic analysis using NVivo 14, a total of six overarching themes emerged, each reflecting a core dimension of financial and psychosocial adaptation. These themes encapsulate the structural, emotional, relational, and cognitive mechanisms by which families understand and respond to economic distress. Within each main theme, several subthemes were identified that describe nuanced experiences, processes, or strategies. Each subtheme was supported by open codes (concepts) that illustrate specific patterns of meaning extracted from prior empirical and theoretical studies.

Table 1

Extracted Themes, Subthemes, and Concepts from Qualitative Analysis

Main Categories (Themes)	Subcategories	Concepts (Open Codes)
1. Economic Stressors	1.1 Job insecurity	fear of unemployment, unstable contracts, delayed salary, downsizing, lack of benefits
	1.2 Debt accumulation	credit card pressure, loan repayment issues, interest anxiety, borrowing from relatives
	1.3 Income reduction	pay cuts, irregular wages, reduced working hours
	1.4 Inflation and cost of living	rising prices, inability to afford essentials, utility costs, school expenses
	1.5 Financial role conflict	decision strain, blame over expenses, male–female financial tension
2. Emotional and Psychological Strain	2.1 Anxiety and worry	constant preoccupation with bills, fear of losing home, sleep disturbance, nervous tension
	2.2 Hopelessness and helplessness	feeling trapped, resignation, perceived loss of control
	2.3 Shame and stigma	embarrassment over poverty, social withdrawal, avoidance of social gatherings
	2.4 Emotional exhaustion	burnout, irritability, emotional numbness, crying spells
3. Family Relationship Dynamics	3.1 Marital conflict	communication breakdown, blame shifting, emotional distancing
	3.2 Parenting tension	inability to meet children's needs, guilt, harsh discipline, emotional unavailability
	3.3 Intergenerational stress transmission	children sensing parental stress, modeling financial fear
4. Coping Strategies and Hierarchies	4.1 Problem-focused coping	budget management, seeking new income, prioritizing expenses
	4.2 Emotion-focused coping	prayer, self-talk, reframing, humor, emotional suppression
	4.3 Avoidance coping	denial, distraction, substance use, withdrawal
	4.4 Social coping	seeking family support, talking with friends, community assistance
	4.5 Meaning-focused coping	faith-based resilience, gratitude practice, acceptance
5. Social and Community Support	5.1 Institutional support	government subsidies, NGO aid, welfare programs
	5.2 Informal networks	borrowing from relatives, neighborhood support, extended family help
	5.3 Social capital erosion	loss of trust, reduced reciprocity, isolation
6. Adaptive Resilience Processes	6.1 Cognitive reframing	interpreting hardship as temporary, focusing on learning, optimism
	6.2 Resourcefulness	creative problem-solving, household entrepreneurship, barter practices
	6.3 Family cohesion	mutual empathy, shared sacrifice, open discussion, collective decision-making
	6.4 Long-term adaptation	financial literacy, planning for stability, delayed gratification, redefined success

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The first emergent theme, economic stressors, represented the foundational layer of pressure confronting families during periods of financial instability. Across the reviewed literature, these stressors were consistently linked to the deterioration of perceived security and household balance. Families described recurrent experiences of job insecurity, where unstable contracts, delayed payments, and fears of layoffs undermined a sense of control over future income. Debt accumulation further compounded this strain, with households often relying on loans or credit cards to meet basic needs, leading to chronic repayment anxiety and interpersonal tension. Income reduction and inflationary pressures were seen as dual forces that eroded purchasing power and compelled difficult trade-offs regarding nutrition, healthcare, and children's education. In many cases, these economic burdens triggered financial role conflicts, in which partners disagreed over spending priorities or felt inadequately supported in managing household expenses, revealing the deep intertwining of structural and relational dimensions of financial hardship.

The second theme, emotional and psychological strain, captured the internalized consequences of prolonged economic distress. Families facing instability reported chronic anxiety and worry, particularly around the uncertainty of maintaining housing, employment, and daily necessities. This emotional strain often evolved into hopelessness and helplessness, especially when economic recovery seemed unattainable. A sense of shame and stigma emerged as a social extension of internal distress, with individuals withdrawing from community interactions to conceal their financial struggles. The cumulative effect of these experiences produced emotional exhaustion, manifesting as irritability, mood fluctuations, and a pervasive sense of depletion. Collectively, these psychological manifestations reflected how financial instability transcends material deprivation to compromise emotional well-being and identity coherence within the family unit.

A third major theme involved family relationship dynamics, emphasizing how economic pressure reconfigures emotional bonds and communication patterns. Persistent financial tension frequently led to marital conflict, where couples engaged in blame exchanges or emotional distancing due to unmet expectations. Such conflict often spilled into parenting tension, as financial limitations hindered parents' ability to provide material and emotional support for their children. The frustration of not being able to meet children's needs contributed to guilt and occasional harsh disciplinary behaviors. Additionally, intergenerational stress transmission was observed, where children absorbed parental anxiety and internalized feelings of insecurity. The literature consistently indicated that economic stress acts as both a contextual and relational disruptor, altering patterns of care, attachment, and family communication across generations.

The fourth theme, coping strategies and hierarchies, delineated the structured ways families attempt to manage and adapt to financial hardship. Among the coping mechanisms identified, problem-focused coping such as budgeting, seeking supplementary income, and reducing discretionary spending was most common, especially in early stages of instability. Emotion-focused coping included self-soothing practices like prayer, reframing, or humor to alleviate distress when structural changes were not immediately possible. Conversely, avoidance coping—through denial, withdrawal, or substance use—was recognized as maladaptive yet prevalent when financial stress became overwhelming. Families also relied on social coping, seeking help or empathy from friends, relatives, or community groups. Finally, meaning-focused coping, rooted in faith or personal values, helped reframe adversity as an opportunity for endurance and growth. These hierarchies of coping reflected a fluid movement between action-oriented and emotionally sustaining responses depending on the severity and duration of economic strain.

The fifth theme, social and community support, underscored the crucial yet uneven role of external networks in buffering financial distress. Institutional support—including government aid, welfare programs, and NGO interventions—was often perceived as limited or bureaucratically inaccessible, leading many families to rely on informal networks such as relatives or neighbors for short-term assistance. However, as financial hardship became widespread, social capital erosion was noted: communities once characterized by reciprocity and trust began to experience fatigue and withdrawal, diminishing collective resilience. The literature emphasized that the availability, reliability, and perceived fairness of community-based support significantly shaped how families navigated prolonged economic crises.

The sixth and final theme, adaptive resilience processes, reflected the families' long-term capacity to transform financial adversity into a platform for growth and reorganization. Through cognitive reframing, many families reinterpreted hardship as temporary or as a test of endurance, maintaining optimism amid uncertainty. Resourcefulness

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emerged in the form of household entrepreneurship, creative problem-solving, and non-monetary exchanges such as bartering, demonstrating flexibility under constraint. Families that exhibited strong cohesion—characterized by mutual empathy, shared sacrifice, and collaborative decision-making—were better able to maintain stability and emotional connectedness. Over time, these behaviors supported long-term adaptation, including the development of financial literacy, prudent planning, and a redefinition of success based on collective well-being rather than material accumulation. Together, these processes highlighted that resilience is not the absence of hardship but the reorganization of family functioning toward greater sustainability and meaning in the face of economic uncertainty.

The second phase of the study focused on quantitatively ranking the six main themes identified in the qualitative analysis to determine their relative importance and salience among families facing financial instability in Iraq. Using the structured questionnaire developed from the qualitative synthesis, data were collected from 210 participants and analyzed using SPSS version 26. Descriptive statistics and Friedman's test were employed to evaluate significant differences among the rankings of the six thematic dimensions. The results indicated statistically significant variation ($\chi^2 = 112.47$, $p < 0.001$), suggesting that participants clearly distinguished between different sources of stress and coping priorities. Additionally, Kendall's coefficient of concordance ($W = 0.71$) reflected a strong level of agreement among respondents in their ranking judgments.

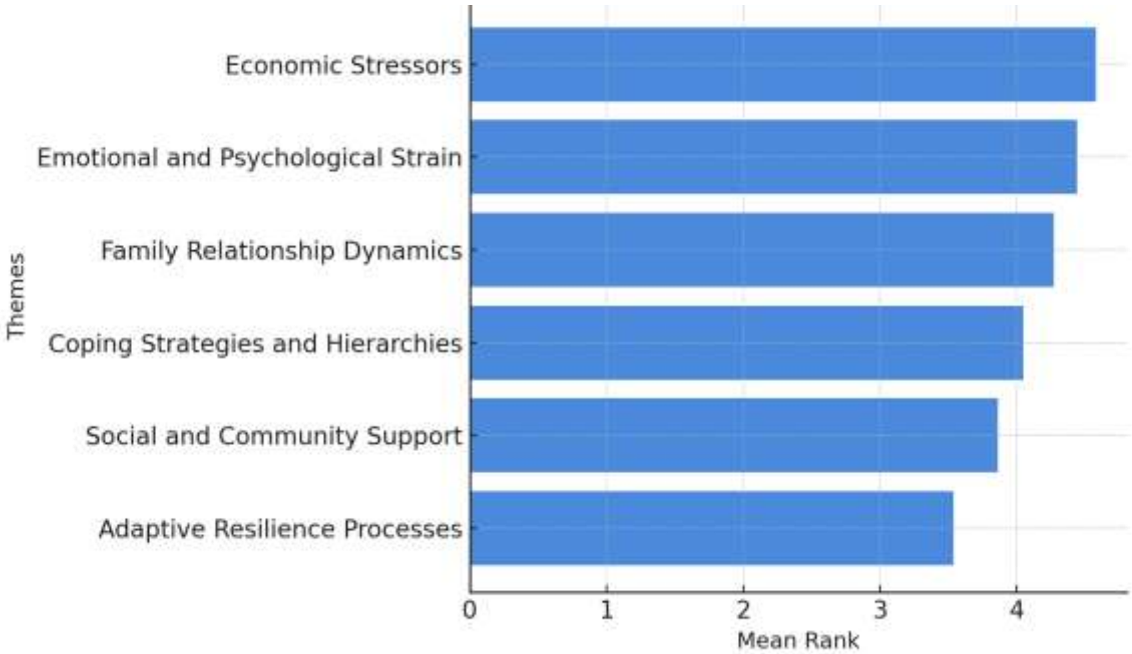
Table 2

Ranking of Family Stressors and Coping Hierarchies (N = 210, Iraq)

Rank	Theme	Mean Rank	Standard Deviation	Interpretation
1	Economic Stressors	4.58	0.42	Most dominant source of family pressure
2	Emotional and Psychological Strain	4.44	0.51	High emotional toll and anxiety prevalence
3	Family Relationship Dynamics	4.27	0.47	Interpersonal and intergenerational tension evident
4	Coping Strategies and Hierarchies	4.05	0.59	Active adaptation through mixed coping mechanisms
5	Social and Community Support	3.86	0.63	Moderate reliance, yet perceived insufficiency
6	Adaptive Resilience Processes	3.54	0.71	Long-term adaptive strategies less immediately accessible

Figure 1

Ranking of Family Stressors and Coping Hierarchies



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The results of the ranking analysis reveal a clear hierarchical structure among the stress and coping factors within financially strained families. Economic stressors were rated as the most critical challenge, reflecting the pervasive influence of job insecurity, income reduction, and inflation. This was followed closely by emotional and psychological strain, highlighting the intense internal burden caused by chronic financial uncertainty. Family relationship dynamics ranked third, confirming that economic distress often manifests through marital conflict and disrupted parenting patterns. Meanwhile, coping strategies and hierarchies were viewed as moderately influential, suggesting families actively engage in diverse coping processes but may lack sufficient resources to sustain them. Social and community support received a lower mean rank, indicating limited institutional responsiveness and weakening informal support networks. Finally, adaptive resilience processes were ranked lowest, suggesting that long-term recovery mechanisms, though essential, remain underdeveloped among families still struggling to meet immediate survival needs.

4. Discussion and Conclusion

The findings of this study revealed a hierarchical structure of stressors and coping mechanisms among families facing financial instability, offering a comprehensive view of how economic adversity translates into emotional, relational, and behavioral strain. Quantitative ranking through the Friedman test indicated that *economic stressors* were the most dominant factor influencing family well-being, followed by *emotional and psychological strain* and *family relationship dynamics*. Conversely, *adaptive resilience processes* ranked lowest, suggesting that long-term strategies for coping and adaptation are underutilized or less accessible in the face of immediate financial threats. The high Kendall's coefficient of concordance ($W = 0.71$) demonstrated strong agreement among respondents, reflecting a shared perception of financial strain as a multidimensional experience encompassing both structural and emotional dimensions. These results provide empirical confirmation of the theoretical models linking economic hardship to family dysfunction, emotional dysregulation, and impaired resilience (Finch et al., 2025; Raji, 2025; Αντωνιάδης, 2025).

The primacy of economic stressors in this ranking underscores the role of macroeconomic volatility in shaping micro-level family experiences. Similar to earlier research emphasizing financial insecurity as a chronic, pervasive source of household distress (Farounbi, 2025; Hernández et al., 2025), this study found that job instability, inflation, and debt accumulation exerted the greatest influence on psychological well-being and family functioning. The dominance of financial strain over other categories aligns with findings by (Kaewhanam et al., 2025), who reported that poverty-related stress directly disrupts family communication and increases conflict in low-income Thai households. Likewise, (Bakalo, 2025) emphasized that economic turbulence—especially under wartime or inflationary conditions—creates a feedback loop of insecurity and emotional depletion, reinforcing the results of the present study. These findings confirm that financial distress operates as both a structural and symbolic form of vulnerability, eroding not only the capacity to meet basic needs but also family identity and cohesion.

The second-ranked theme, emotional and psychological strain, highlights the profound mental health consequences of financial instability. Participants described ongoing worry, feelings of helplessness, and emotional exhaustion, consistent with global findings that link financial hardship to anxiety, depression, and reduced psychological resilience (Makola, 2025; Mansour, 2025). Similar patterns were observed in research conducted among post-pandemic populations, where economic uncertainty increased psychosomatic symptoms and diminished motivation (Ávila & Guillén, 2023; Dreichuk & Ситник, 2025). Moreover, (Delgado-Gallegos et al., 2021) found that prolonged stress during periods of economic disruption among educators led to heightened emotional fatigue and cognitive overload—echoing the emotional profiles reported by families in the present study. This convergence supports the hypothesis that economic instability does not merely generate external pressure but also activates internalized cycles of emotional distress and self-doubt.

The significant ranking of family relationship dynamics as the third major theme confirms that economic stress infiltrates interpersonal systems. Marital conflict, emotional withdrawal, and disrupted parenting were common manifestations reported across participants. The findings resonate with (Chatterjee & Roy, 2025), who observed that financial tension reshapes familial hierarchies, leading to power imbalances and reduced intimacy within households. Similarly, (Finch et al., 2025) demonstrated that economic hardship diminishes parental responsiveness and cohesion, particularly in households with limited emotional resources.

This pattern suggests that financial strain acts as a mediator between structural disadvantage and relational instability. Moreover, (Raji, 2025) emphasized that chronic poverty amplifies parental stress, transferring emotional burdens to children and creating intergenerational cycles of vulnerability—a phenomenon mirrored in the qualitative findings of this study. The relational degradation evident in financially unstable households underscores the need to conceptualize family stress not as an isolated psychological response but as a systemic process encompassing communication, role expectations, and shared meaning-making.

In the mid-level ranking, coping strategies and hierarchies emerged as a central organizing theme, reflecting the variety of adaptive and maladaptive responses families employ to manage financial strain. Participants reported the use of problem-focused strategies such as budgeting and seeking supplementary income, but these were often accompanied by emotion-focused and avoidance-based behaviors, such as prayer, denial, or withdrawal. These results align with prior research suggesting that coping is hierarchically structured, evolving according to the perceived controllability of stressors (Makola, 2025; Mansour, 2025). For example, (Asni, 2025) found that families in post-disaster rural areas of Indonesia relied initially on active problem-solving but gradually shifted to spiritual and social coping as economic recovery stagnated. Similarly, (Saberi et al., 2023) documented the use of meaning-focused and spiritual coping among communities facing environmental and health crises, noting its role in sustaining long-term resilience. This study's participants echoed that pattern, revealing that coping mechanisms are not linear but cyclical—oscillating between practical management and emotional regulation depending on situational constraints.

Social and community support ranked fifth, suggesting that although external assistance exists, it is often perceived as inconsistent or insufficient. This aligns with (Nwachukwu, 2021), who highlighted the limitations of institutional safety nets in mitigating financial stress, particularly in emerging economies where bureaucratic inefficiency and inequitable distribution persist. Similarly, (Ene et al., 2025) emphasized that effective resilience strategies at the community level depend on the presence of multi-sectoral collaboration, yet in many contexts, these structures remain fragmented. The diminished role of social capital observed in this study supports (Ávila & Guillén, 2023), who found that weakening communal networks during economic crises leads to isolation and reduced trust. The erosion of reciprocity and community cohesion thus compounds the effects of individual-level stress, reinforcing the need for systemic interventions that rebuild collective resilience.

The lowest-ranked category, adaptive resilience processes, reveals a critical gap between immediate coping and sustainable adaptation. Participants often lacked long-term financial planning, optimism, or resourcefulness, indicating that resilience-building remains underdeveloped. This finding resonates with resilience theory, which views adaptation as a dynamic process requiring both psychological flexibility and structural opportunity (Baim-Lance et al., 2023; Hazarika et al., 2025). For instance, (Dugbartey, 2025) noted that resilience in financial systems and households alike depends on anticipatory adaptation—the capacity to anticipate and absorb shocks. Similarly, (Bakalo, 2025) observed that economic entities unable to integrate predictive stress management are more vulnerable to cascading crises, a principle applicable to family systems as well. The participants' limited engagement in proactive adaptation may therefore reflect broader structural constraints, such as restricted access to education, credit, or policy support.

Taken together, these findings support a multilevel interpretation of financial instability, wherein economic stress acts as both an antecedent and amplifier of emotional and relational challenges. The consistent alignment with previous empirical studies reinforces the validity of this hierarchical model, demonstrating that economic distress cannot be understood merely as a financial issue but as a multidimensional experience that encompasses emotional regulation, social capital, and systemic inequity (Kaewhanam et al., 2025; Raji, 2025; Αντωνιάδης, 2025). Families appear to transition through a layered coping sequence—beginning with reactive financial management, progressing through emotional recalibration, and eventually attempting meaning-focused adaptation when structural constraints persist (Makola, 2025; Saberi et al., 2023). The interplay of these phases mirrors patterns identified in systems-based studies of resilience, where adaptation depends on recursive feedback loops between individual perception, family cohesion, and external resources (Dreichuk & Ситник, 2025; Hazarika et al., 2025).

Furthermore, the study's integration of both qualitative and quantitative methods provides insight into the hierarchical interdependence among stress domains. Thematic analysis revealed that economic stress triggers

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emotional strain, which in turn undermines relational harmony—ultimately reducing the capacity for adaptive resilience. Quantitative ranking confirmed this progression, showing a clear decline in mean scores from economic stressors to adaptive processes. This pattern parallels observations by (Farounbi, 2025), who demonstrated that macroeconomic stress directly predicts micro-level vulnerability and psychological depletion. Additionally, the alignment with predictive frameworks from financial modeling and stress testing (Khammassi et al., 2024; Madiwalar, 2024) suggests that resilience in families can, much like in financial systems, be modeled and enhanced through early detection and intervention. The present findings thus contribute to a growing interdisciplinary dialogue between economics, psychology, and systems theory.

In summary, this study provides empirical validation for the conceptualization of financial instability as a systemic stressor that cascades through multiple domains of family life. By identifying and ranking the relative weight of these domains, it contributes to a more nuanced understanding of how families experience, interpret, and respond to economic hardship. The results affirm that effective support for financially distressed families requires simultaneous attention to structural reforms, emotional well-being, and relational strengthening. In doing so, the study bridges the gap between micro-level coping mechanisms and macro-level policy design, reinforcing calls for an integrated resilience framework in both family and social policy research (Baim-Lance et al., 2023; Kaewhanam et al., 2025; Αντωνιάδης, 2025).

5. Suggestions and Limitations

Despite its methodological rigor, this study has several limitations. First, while the mixed-method approach enriched data triangulation, the cross-sectional design limited causal inference regarding the progression of stress and coping processes over time. Second, participant recruitment was confined to families in Iraq, which, although socioculturally relevant, may constrain the generalizability of findings to other cultural or economic contexts. Third, the reliance on self-reported data introduces potential response bias, particularly concerning sensitive issues like financial insecurity or emotional distress. Additionally, while NVivo software facilitated theme extraction, the qualitative phase relied exclusively on literature-based data rather than direct interviews, which may have limited the contextual depth of lived experience. Finally, the ranking of stressors and coping mechanisms reflected participants' subjective prioritization rather than objective measurement of impact, warranting cautious interpretation of the hierarchical order.

Future studies should consider longitudinal designs to capture how families' stress responses and coping hierarchies evolve across different phases of economic instability. Incorporating diverse geographic and cultural contexts would enhance the comparative value of findings and identify universal versus context-specific coping patterns. Mixed-method approaches integrating in-depth interviews with financial behavior assessments could deepen understanding of the emotional underpinnings of financial decision-making. Moreover, cross-disciplinary collaborations between economists, psychologists, and sociologists can yield comprehensive resilience frameworks that account for both structural determinants and personal agency. Finally, experimental and intervention-based research could explore how family-focused financial education, emotion regulation training, and social support initiatives jointly strengthen adaptive capacity during economic crises.

Practitioners should adopt integrative frameworks that address both financial management and emotional resilience within family counseling and social service programs. Financial literacy interventions should be coupled with stress reduction strategies and relationship-building exercises to foster holistic stability. Policymakers must prioritize the design of responsive social safety nets that reduce economic volatility while simultaneously supporting mental health services for vulnerable populations. Community-based initiatives should encourage peer support and cooperative resource sharing to rebuild social capital. Lastly, professionals working with families under economic strain should emphasize empowerment, realistic planning, and meaning-making as central pathways toward long-term adaptive resilience.

Authors' Contributions

All authors have contributed significantly to the research process and the development of the manuscript.

Declaration

In order to correct and improve the academic writing of our paper, we have used the language model ChatGPT.

Transparency Statement

Data are available for research purposes upon reasonable request to the corresponding author.

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Declaration of Interest

The authors report no conflict of interest.

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Ethical Considerations

The study protocol adhered to the principles outlined in the Helsinki Declaration, which provides guidelines for ethical research involving human participants.

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