

CONFLICT MANAGEMENT MEDIATES THE ASSOCIATION BETWEEN FINANCIAL
DISTRESS AND CO-PARENTING RELATIONSHIP QUALITY FOR MARRIED AND
UNMARRIED COUPLES IN CHILD WELFARE SERVICES

by

YIYI DAI

(Under the Direction of TED G FUTRIS, PhD)

ABSTRACT

This study examined financial distress, conflict management, and co-parenting relationship quality among 254 couples receiving child welfare services. Using an Actor-Partner-Interdependence approach, this study tested the mediating effect of couples' use of positive conflict management strategies on the association between their financial distress and their perceptions of co-parenting support from their partner. Mediated actor effects were found for both mothers and fathers such that financial distress was associated with reports of less positive conflict management behaviors, and in turn less coparenting support. One partner effect was found in the cross-partner paths: mothers' who reported that they and their partner engaged in less positive conflict management were more likely to be perceived as less supportive as a co-parent by fathers. Model results did not differ for married versus unmarried couples. Findings imply conflict management could potentially explain co-parenting relationship quality when couples are financially distressed. Implications for practice are discussed.

INDEX WORDS: Co-parenting relationship quality, Financial distress, Welfare system, Conflict management, Couple relationship enhancement program

CONFLICT MANAGEMENT MEDIATES THE ASSOCIATION BETWEEN FINANCIAL
DISTRESS AND CO-PARENTING RELATIONSHIP QUALITY FOR MARRIED AND
UNMARRIED COUPLES IN CHILD WELFARE SERVICES

by

YIYI DAI

B.A., The Pennsylvania State University, 2018

A Thesis Submitted to the Graduate Faculty of The University of Georgia in Partial Fulfillment
of the Requirements for the Degree

MASTER OF SCIENCE

ATHENS, GEORGIA

2021

© 2021

Yiyi Dai

All Rights Reserved

CONFLICT MANAGEMENT MEDIATES THE ASSOCIATION BETWEEN FINANCIAL
DISTRESS AND CO-PARENTING RELATIONSHIP QUALITY FOR MARRIED AND
UNMARRIED COUPLES IN CHILD WELFARE SERVICES

by

YIYI DAI

Major Professor: TED G. FUTRIS

Committee: KALSEA J. KOSS
GEOFFREY L. BROWN

Electronic Version Approved:

Ron Walcott
Vice Provost for Graduate Education and Dean of the Graduate School
The University of Georgia
May 2021

DEDICATION

This study is dedicated to all the individuals and families involved in the child welfare system.

ACKNOWLEDGEMENTS

I want to thank my parents for their unconditional support for what I do and whatever I do. Thank you, mom and dad, for coming all the way from overseas to visit me and take care of me. Thank you, grandma. The thought of going back home to you (and your cooking) is one of my most important emotional pillars that motivates me to get things done on time so I can go home in the summer. I want to thank my dear friends, family members, and my boyfriend. Thank you, Zehua, Sakada, Sorita, Yabin, Jenny, Lucy, Auntie, Uncle, and Peiren. Thank you for being there for me and being close to me. Thank you for the good food, good papers, good talks, good vibes, and good memories. They have truly helped me to combat the side effect from those long nights and early mornings, and also sweetened more ordinary afternoons and weekends than you could ever imagine. A huge thank you to all who have helped me academically during the past three years. Thank you, Dr. Futris, Dr. Koss, Dr. Brown, Dr. Wickrama, Dr. Caughy, Bill, Mark, Evin, and many more. Thank you for answering my questions and guiding me along this journey. I will always remember the professionalism and wisdom I learn from you. I want to thank all the staff members on Project F.R.E.E. Your diligent work made this study possible. Finally, I want to thank me. I want to thank myself even for those slacking days and the incredibly unproductive periods. I want to acknowledge the value in the confusion, procrastination, frustration, and negativities during this process. None of them is frivolous and I have worked all of them into a celebration at last.

TABLE OF CONTENTS

	Page
ACKNOWLEDGEMENTS	v
LIST OF TABLES	vii
LIST OF FIGURES	viii
CHAPTER	
1 LITERATURE REVIEW	1
Introduction.....	1
Co-parenting Relationship Quality	2
The Effect of Financial Distress on Co-parenting Relationship Quality	5
Conflict Management as a Mediator.....	8
The Current Study.....	10
2 METHOD AND ANALYTICAL PLAN.....	12
Method	12
Analytic Plan.....	16
3 RESULTS	18
4 DISCUSSION.....	24
REFERENCES	28
APPENDICES	
A Supplemental Tables and Figures	34

LIST OF TABLES

	Page
Table 1: Demographic characteristics by marital status and gender.....	14
Table 2: Means, standard deviations, and correlations of the total sample	19
Table 3: Means, standard deviations, and correlations by marital status.....	20

LIST OF FIGURES

	Page
Table 1: Path model of financial distress, conflict management, and co-parenting relationship quality for women and men	22

CHAPTER 1

LITERATURE REVIEW

Introduction

Parents who receive social welfare services face a unique set of challenges when it comes to financial conditions and interparental relationships. Research suggests that families within the welfare system are considered fragile and vulnerable (Cho et al., 2020) because they are at greater risk of experiencing interparental conflict due to their socioeconomic struggles (Dorsey et al., 2007; Hardie & Lucas, 2010; Moffitt, 2015). Studies have consistently shown a positive association between negative outcomes of couple qualities and conflictual interparental behavior (e.g., Dorsey et al., 2007; Durtschi, et al, 2017; Kopystynska et al., 2020; Morrill et al., 2010), which can adversely contribute to children's psychological adjustment (Teubert & Pinquart, 2010). Further, when parents experience tension in the couple relationship, they are less inclined to feel supported by their partner as a parent, and consequently are more likely to engage in harsh and less nurturing parenting behaviors (Margolin et al., 2001). The aim of the current student is to further advance our understanding of the influence that couple conflict has on the co-parenting relationship, particularly in the context of financial distress.

According to the Family Stress Model (Conger & Conger, 2002; Conger, et al., 2010), persistent economic strain (e.g., struggling to make ends meet on a daily basis) can generate conflict between partners even in domains of couple functioning not directly related to economic concern. Additionally, the Double ABCX model of family stress (Lavee et al., 1985) posits that the perception of a stressful situation and the coping strategies can collectively explain a family's

adaptation to stress. Taken together, this study aims to examine how couples' utilization of effective coping strategies (i.e., interparental conflict management) can act as an important mechanism by which couples' perception of economic pressures (i.e., financial distress) influence family adaptation as reflected through co-parenting relationship quality. Understanding how co-parents involved in the child welfare system manage economic and relational tension in order to effectively work together is important for informing prevention and intervention programs tailored to promote healthy relationships as well as safe and stable homes for children.

Co-parenting Relationship Quality

The co-parenting relationship describes the dynamics between two parents' behaviors and attitudes regarding child rearing related issues (Feinberg, 2003; McHale et al., 2004). When parents feel their co-parent is more supportive and less conflictual, they are more likely to exhibit less stress (Durtschi et al., 2017; Fagan & Lee, 2014). Subsequently, they are more likely to engage in positive parenting practices (Bonds & Gondoli, 2007; Morrill, et al., 2010; Pedro, et al., 2012), and maintain a more positive relationship with their child (Margolin et al., 2001). Because of the strong influence of the co-parenting relationship on parents' and children's relational well-being, it is essential to understand the factors and processes that lead to more enhanced co-parenting relationship quality.

In order to better understand what constitutes the perception of co-parenting relationship quality, we need to consider both men's and women's views of it. Prior research has shown that mothers and fathers may perceive each other differently in the level of co-parenting support they each experience, regardless of marital status. For example, among a sample of married couples, Margolin and colleagues (2001) found that mothers were rated significantly higher by their

partner in co-parental cooperation than were fathers by their partner. A similar pattern was also found among unmarried couples when comparing mothers' and fathers' ratings of each other's co-parenting ability across a six-year span (Goldberg & Carlson, 2015). In contrast, however, Choi and colleagues (2019) found that unmarried fathers' and mothers' rated each other as consistently and cooperatively engaged in co-parenting during the first nine years of their child's life, albeit a slight decrease in mothers' ratings of fathers' co-parenting support after the toddler years. There exist discrepancies in findings of how mothers and fathers perceive co-parental support. Therefore, there is a need to examine both genders' perception of their co-parent's support.

The extent of support that co-parents provide each other can be influenced by couple functioning. We know that couples' reports of low marital satisfaction have frequently been accompanied by reports of low supportive co-parenting behaviors (Cowan and Cowan, 1988). This link between couple functioning and co-parenting relationship quality has consistently been found among recent samples that are predominately married and less racially and socio-economically diverse (Christopher et al., 2015; Le et al., 2016; McDaniel et al., 2018; Pedro et al., 2012; Peltz et al., 2018). More recent research has found a similarly strong association among unmarried, lower-income, and either mostly Black or racially diverse samples (Broderick et al., 2019; Kopystynska et al., 2020).

When using dyads to examine couples, researchers are able to understand how couple functioning can influence co-parenting relationship quality by taking both partners' responses into account. Specifically, employing a statistical strategy called the Actor-Partner-Interdependence Model (APIM), Christopher and colleagues (2015) found that decline in fathers' self-reported marital satisfaction predicted higher fathers' self-reported competitive co-parenting

(actor effect). Similar actor effects were found in both fathers and mothers in another predominantly White, well-educated sample using longitudinal APIM (Le et al., 2016). They found no statistically significant effect from one's relationship quality to partner's co-parenting relationship quality (partner effect) for both genders in this particular group of parents. The findings from the studies with APIM approaches highlight the need to differentiate fathers' and mothers' perspectives in investigating the process that influences co-parenting relationship quality.

A noteworthy pattern of most research on co-parenting relationship is that, to date, it has been largely oriented to studying either married couples (e.g., Merrifield & Gamble, 2012; Taylor et al, 2011) or unmarried couples (e.g., Carlson & McLanahan, 2006; Kopystynka et al., 2020; Wood et al., 2014). When analyzing data from married couples, recent researchers have tended to focus on whether features of the co-parenting relationship, such as cooperation, competition and/or conflict, function as mediators of the association between couple functioning and parenting outcomes (e.g., Murphy et al., 2017; Peltz et al., 2018). While some others have examined whether or not certain co-parenting behaviors (e.g., supportive co-parenting) buffers such associations (Merrifield & Gamble, 2012). In contrast, research with unmarried couples has focused more on the contexts and difficulties associated with co-parenting among never married or divorced parents (e.g., Jamison et al., 2014; 2017; Waller, 2012). Because the time and effort that fathers and mothers invest in fostering a more supportive co-parenting relationship can vary due to their relationship status and commitment, scholarship is needed which examines these processes (and their variability) in both married and unmarried couples.

Yet, when both married and unmarried couples are included in studies, between-group differences that influence the co-parenting relationship are largely ignored (e.g., Broderick et al.,

2019, Jamison et al., 2017), with few recent exceptions. Kopystynska and colleagues (2020) compared reports of relationship conflict from married, unmarried but cohabitating, and unmarried and not cohabitating mothers. They found that married mothers reported more constructive and less destructive conflict in their co-parenting relationship than either group of unmarried mothers, but that unmarried, cohabiting mothers reported healthier interparental conflict compared to unmarried, non-cohabiting mothers. Interestingly, while married and unmarried, cohabiting fathers did not differ in their reports of co-parenting conflict, both did differ compared to unmarried, non-cohabiting fathers. While these findings give some insight into the perceptions of co-parenting conflict among married and unmarried parents, it is still unclear how cohabiting parents perceptions of co-parent support may differ by marital status.

The Effect of Financial Distress on Co-parenting Relationship Quality

Economic hardship can negatively affect an intimate relationship. Conger and colleagues (Conger & Elder, 1994; Conger et al., 2002; 2010) defined economic hardship as difficulty meeting basic needs and financial obligations. According to the family stress model (FSM; Conger et al., 2010), couple functioning is more susceptible to economic hardship associated with daily economic pressure (e.g., difficulty making ends meet) than sudden economic shocks (e.g., income loss). Subsequently, couples who face high levels of daily economic pressure are prone to psychological distress. Furthermore, the FSM posits that parenting couples with heightened distress are more likely to exhibit withdrawal of supportive behaviors and an increased likelihood of conflict (e.g., Conger, et al., 2002, 2010; Hardie & Lucas, 2010; Williams et al., 2015).

While economic hardship (usually measured in terms of work stability or an income-to-needs ratio) can cause financial distress (Conger et al., 1990), there is a distinctive difference

between the objective measure of economic hardships and financial distress – the negative perception of economic hardship (Conger et al., 1990; 1994). According to the ABCX model of family stress (Hill, 1949), when couples perceive their economic hardship as a stressor (i.e., financial distress) they, in turn, are likely to react with a range of negative emotional and behavioral responses. Also, FSM suggests a possible pathway through which financial distress would negatively influence the co-parenting relationship through couple functioning (i.e., couple conflict). For example, research has found that the experience of financial distress among married couples can lead to both husbands' and wives' experience of greater emotional distress, and subsequently more frequent disagreements and, in turn, more hostile interactions when in conflict (e.g., shouting, hitting, etc.; Gudmunson et al., 2007). This pathway provides potential in investigating the effect of financial distress on couples' ability to perceive their co-parental support through couple functioning, namely their ability to deal with conflictual situations.

The negative consequences of financial distress on the couple and co-parenting relationship is of particular concern among parents in the child welfare system. Generally, parents who receive child welfare services (e.g., financial assistance) tend to be lower-income (Duncan & Brooks-Gunn, 2000), and thus more susceptible to experiencing financial distress. As such, research has suggested that couples in the child welfare system are more prone to relational instability, including heightened levels of conflict and less supportive co-parenting interactions (Epstein et al., 2015, McHale et al., 2015). Thus, it is important to understand the unique vulnerabilities to the consequences of financial distress for the parents involved in the child welfare system. However, in a recent study of low-income couples, Pruett and colleagues (2019) found no differences across various measures of couple relationship and parenting quality when comparing co-parenting pairs directly involved in child welfare services and those who were not.

Further, Jamison and colleagues (2017) report that while lower income co-parents are likely to experience distress due to limited financial resources, unstable employment, and unreliable housing, couples who are more adept at addressing emerging challenges with limited conflict are, in turn, more likely to establish a stronger co-parenting alliance. The inconsistency of these studies informs a need to understand the association between financial distress and co-parenting relationship quality among parents involved in the child-welfare system.

Like they do in co-parenting relationship, men and women vary in their experiences of financial distress and report differences in couple functioning behaviors when financially distressed, as previous research suggest. For example, Falconier and Epstein (2010) found that among committed couples (80% married), on average, women reported greater family financial distress compared to their partner, however men's financial distress was more likely to be associated with their display of more frequent psychological aggression towards their partner as well as their partner's engagement in greater psychological aggression and less positive behaviors towards them. In contrast, women's report of financial distress was not associated with their own or their partner's relationship behaviors. Similarly, in a sample of racially diverse, committed couples (63% married), Williams and colleagues (2015) found that when couples are financially challenged, mothers are more likely to perceive fathers as displaying greater discord and less co-parenting support when compared to fathers' report on mothers' behaviors. Likewise, a recent study with married couples from rural communities found that mothers were more likely than fathers to rate lower co-parenting support from their partner when they were experiencing higher financial distress. However, interestingly, the effects of financial distress on interparental conflict were found to not differ by gender (Riina & Feinberg, 2018). Comparably, Paat (2011) found that while mothers and fathers differed in their perceptions of financial distress and

interparental conflict and violence, the positive association between financial distress and interparental discord was similar for both mothers and fathers with a sample of couples from the Fragile Families and Child Well-Being study who were either cohabiting or married.

Overall, past research suggests that while both parents can be negatively affected by economic hardships, whilst fathers' behaviors in the relationship may be more susceptible to adverse economic hardship than mothers. Yet seldom did they examine this pattern while differentiating couples by marital status. Therefore, we have limited knowledge about how financially distressed men and women perceive their co-parent's support among married versus unmarried couples. More importantly, we are also unclear on this association among welfare-receiving parents.

Conflict Management as a Mediator

Research has suggested that financial distress can lead to turmoil in family functioning for both mothers and fathers, usually through couple conflict associated with heightened distress, which can further impair couple level relationship qualities. For instance, among a group of well-educated, middle-class, married couples, Wheeler and colleagues (2019) found that both wives' and husbands' financial distress negatively contributed to husbands' perception of marital quality. Among these married couples, both men's and women's reported financial distress was positively associated with their own withdrawal and aggression in their romantic relationship. Similar findings were also supported by another nationally representative sample of married couples (Gudmenson et al., 2007), suggesting that couple's perceived financial distress contributed negatively to both husbands' and wives' emotional well-being and, collectively, harmed couple level disagreement, which then destructively associated with their own perception of marital quality.

While there are fewer studies on the aforementioned associations among unmarried couples, Broderick and colleagues (2019) reported, from a more inclusive (e.g., racially and ethnically diverse, both married and unmarried cohabiting) sample of mothers and fathers, both parents' perception of financial distress was directly associated with conflict. More importantly, conflict was also directly associated with their own perception of co-parental support. In addition, the lack of gender difference of the effect of financial distress on conflict in Broderick's finding (2019) is consistent with another recent finding among solely married co-parenting dyads (Riina & Feinberg, 2018).

Likewise, research that includes couples with both marital statuses has shown a similar pattern of how financial distress impacts perceived co-parenting support through couples' strategies in dealing with interparental conflict. In Paat's (2011) study on mixed co-parenting couples (e.g., both married and unmarried cohabiting), financial distress was found to be positively associated with interparental conflict, through which co-parenting alliance was negatively affected. However, while this study acknowledges gendered difference in conceptualizing financial distress, conflict, and concordance in parenting, it does not shine light on how mothers' and fathers' perception on the constructs may act differently on these associations mentioned above. The results of these studies highlight the need to consider the couple level contextual factors but differentiate these influencers by gender in order to better understand the interconnectedness of co-parenting couples.

Couple relationship functioning has consistently been found to impact co-parenting relationship quality. When couples are better adjusted in their romantic relationship (e.g., greater dyadic consensus, satisfaction, cohesion, and affection), they are more likely to report more supportive and less conflictual co-parenting interactions (Le et al., 2016; Schoppe-Sullivan &

Mangelsdorf, 2013; Young et al., 2017). In the current study, we focus on a particular couple relationship functioning—how couples manage conflict and tension in their relationship—as a key mediator on the link between financial distress and co-parenting relationship quality.

Couples' use of positive conflict management strategies, according to the Double ABCX model of family stress (Lavee, et al., 1985), can serve as a resource to cope with the adverse impact of high levels of financial distress. Couples' capacity to effectively manage conflict that arises in the relationship is also considered as an underlying mechanism that acts between parent's perceived relational threat and their capacity to engage in supportive co-parenting behaviors (e.g., Ogolsky et al., 2017; Williams et al., 2015).

The Current Study

The current study recognizes the need to search for a deeper understanding of the interconnectedness of both co-parents within the family system. Using APIM, the current study tests the association between mothers' and fathers' own financial stress and their perceived co-parental support (actor effect) as well as the association between one's financial stress on their partner's perceptions of co-parental support (partner effect). Furthermore, guided by the FSM (Conger et al., 2002; 2010) and the Double ABCX model of family stress (Lavee et al., 1985), the current study expands the co-parenting literature by examining the association between financial distress and co-parenting relationship quality and investigates whether couple's ability to engage in healthy conflict management can mediate the association of financial distress on co-parenting relationship quality among the unique sample of welfare-receiving parents. The following hypotheses are tested:

Hypothesis 1a (actor effect): Financial distress is negatively associated with co-parenting relationship quality. In other words, when parents feel more distressed in meeting their financial needs, they are less likely to perceive their partners as supportive.

Hypothesis 1b (partner effect): When parents report higher financial distress, their co-parenting partners will be less likely to perceive them as supportive.

Hypothesis 2a (mediated actor effect): Couple's use of healthy conflict management strategies mediates the association between one's perception of financial distress and their own perception of co-parenting relationship quality.

Hypothesis 2b (mediated partner effect): Couples' use of healthy conflict management strategies mediates the association between one's perception of financial distress and their partner's perception of co-parenting relationship quality.

Last, the current study aims to further our understanding of whether the mediated actor and partner effects differ between married and unmarried couples. Because of limited research testing the moderating effects of marital status on these associations, no a priori hypotheses were established.

CHAPTER 2

METHOD AND ANALYTIC PLAN

Procedures

Participants included couples where at least one partner was engaged in child welfare support services (e.g., TANF, Medicaid, WIC, child protective services) and were either pregnant or caring for at least one child under the age of 18. Couples were recruited through referrals obtained from community organizations across a 12-county region in northeast Georgia to participate in a federally funded couple and relationship enrichment (CRE) program. All participants completed an initial screening to determine eligibility and interest in participating in the program and to collect participant demographic information. Between August 2016 and December 2019, 402 couples voluntarily enrolled in the program and consented to participate in the research study and were asked to complete a pre-assessment survey approximately three weeks before the program. Participants who completed the survey were compensated with a \$50 gift card.

Of the 402 couples enrolled in the program, 148 couples were excluded from the final analytic sample (see Figure A1 in Appendix A). First, to employ an actor-partner interdependence model, data were required to be from distinguishable male/female dyads (Kenny & Ledermann, 2010), and thus same-sex couples ($n = 12$) were excluded from the study. Also, the final sample excluded couples who did not have at least one child under the age of 18 that lived with them at least half of time ($n=5$) or were missing this information ($n=55$), couples who were not cohabiting ($n=34$) or missing this information ($n=6$), and couples who did not respond to the survey or were missing study variables ($n = 36$). Analyses comparing the 254 retained

couples with the 148 excluded showed no significant differences across key demographic characteristics except couple's length of relationship: on average, those retained ($M = 8.28$ years, $SD = 6.85$) reported being in their relationship longer than those excluded ($M = 6.68$ years; $SD = 7.12$) ($F = 3.81, p = .05$; see Table A1 in Appendix A). Also, there were no statistically significant differences ($p < .05$) across the study variables between the retained and excluded couples (see Table A2 in Appendix A).

Sample

Table 1 provides a demographic profile of the sample by marital status and gender. On average, women were 32.3 years old ($SD = 8.30$) and men were 35.3 years old ($SD = 9.41$). A little less than half of the women and men were Caucasian/White (46.9% and 40.6%, respectively), and the other half were mostly African American/Black (40.2% and 46.5%, for women and men, respectively). While the majority (>80%) of participants received at least a high school education or GED, more women (58.1%) than men (42.1%) reported to have completed some college or earn a post-secondary degree. Two thirds of women (66.6%), compared to about a third of men (36.6%) reported earning \$1,000 or less in the last 30 days. In contrast, 14.1% of men and only 4.0% of women reported earning more than \$3,000 during the past month. On average, couples reported being together 8.3 years ($SD = 6.85$) and having 2.5 children under the age of 18 residing in their home at least half the time ($SD = 1.28$). A comparison of married to unmarried couples (see Table 1) showed that, on average married couples were together longer ($F = 59.65, p < .001$), married women and men were older ($F = 32.91, p < .01$; $F = 26.64, p < .01$, respectively), and married men were more likely to report a higher education ($F = 18.61, p < .01$), a higher income ($F = 11.56, p < .01$), and having fewer

children from a prior relationship ($F = 5.68, p < .01$) compared to unmarried men. (See Table A3 in Appendix A).

Table 1. *Demographic statistics by marital status and gender*

Demographic Characteristics	Total ($n=254$)		Married ($n=160$)		Unmarried ($n=94$)	
	Women	Men	Women	Men	Women	Men
Age: M (SD)	32.31 (8.30)	35.31 (9.41)	34.47 (8.42)	37.54 (9.50)	28.64 (6.67)	31.52 (7.97)
Race Primary: n (%)						
Caucasian/White	119 (46.9)	103 (40.6)	83 (51.9)	72 (45.0)	36 (38.3)	31 (33.0)
African American/Black	102 (40.2)	118 (46.5)	56 (35.0)	62 (38.8)	46 (48.9)	56 (59.6)
Other	33 (13.0)	33 (13.0)	21 (13.1)	26 (16.3)	12 (12.8)	7 (7.4)
Education Level: n (%)						
Some HS no degree/diploma	34 (13.4)	44 (17.3)	16 (10.0)	26 (16.3)	18 (19.4)	18 (19.1)
HS diploma or GED	72 (28.5)	103 (40.6)	33 (20.6)	51 (31.9)	39 (41.9)	52 (55.3)
Some college or Associates degree	101 (39.9)	74 (29.1)	73 (45.6)	55 (34.4)	28 (30.1)	19 (20.2)
Bachelor's or Master's degree	46 (18.2)	33 (13.0)	38 (23.8)	28 (17.5)	8 (8.6)	5 (5.3)
Last 30 days Income: n (%)						
Less than \$500	117 (46.1)	52 (20.5)	74 (46.3)	26 (16.3)	43 (45.7)	26 (27.7)
\$500-\$1,000	52 (20.5)	41 (16.1)	29 (18.1)	26 (16.3)	23 (24.5)	15 (16.0)
\$1,001-\$2,000	52 (20.5)	78 (30.7)	35 (21.9)	39 (24.4)	17 (18.1)	39 (41.5)
\$2,001-\$3,000	23 (9.1)	47 (18.5)	14 (8.8)	36 (22.5)	9 (9.6)	11 (11.7)
\$3,001-\$4,000	5 (2.0)	19 (7.5)	5 (3.1)	16 (10.0)	0 (0)	3 (3.2)
\$4,001-\$5,000	2 (.8)	8 (3.1)	1 (.6)	8 (5.0)	1 (1.1)	0 (0)
\$5,000+	3 (1.2)	9 (3.5)	2 (1.3)	9 (5.6)	1 (1.1)	0 (0)
Number of Children from Prior Relationship(s): M (SD)	1.00 (1.38)	.77 (1.34)	.94 (1.46)	.61 (1.06)	1.11 (1.24)	1.03 (1.67)
Number of Children Currently Residing in the Home: M (SD)		2.41 (1.28)		2.46 (1.25)		2.32 (1.34)
Relationship Length (Months): M (SD)		99.30 (82.15)		127.08 (88.68)		50.99 (34.06)

Measures

Financial Distress. The 8-item *InCharge Financial Distress Scale* (Prawitz et al, 2006) was used to assess the level of perceived financial stress of both fathers and mothers. Participants were asked to rate how worried and overwhelmed they felt by their finances (e.g., “How stressed are you about finances in general?”). Items with inverted attributes were reverse coded (e.g., “How satisfied are you with your present financial situation”). Responses were collected from both fathers and mothers and were reflected on a 10-point scale ranging from 1=*no stress at all* to 10=*overwhelming stress*. A mean score was computed such that higher scores indicated higher levels of perceived financial distress from each participant ($\alpha_{\text{men}} = .752$, $\alpha_{\text{women}} = .794$).

Co-parenting Relationship Quality. Eleven items from the *Co-parenting Questionnaire* (Margolin et al, 2001) and the *Casey Foster Applicant Inventory-Applicant Co-Parenting Scale* (CFAI-CP; Cherry & Orme, 2011) were used to assess the level of co-parenting support parents perceive from their partner. Four items from the *Co-parenting Questionnaire* were adapted to capture the non-supportiveness that couples perceive in co-parenting tasks. Items with negative attributes were reverse coded (e.g., “My partner argues with me about our child(ren); “My partner says cruel and hurtful things about me in front of our child(ren)”). Seven items were adapted from *Casey Foster Applicant Inventory-Applicant Co-Parenting Scale* (CFAI-CP; Cherry & Orme, 2011) to reflect couples’ perceived positivity in shared parenting practices (e.g., “My partner strongly supports my parenting effort.”). Responses were collected from both fathers and mothers and were reflected on a 7-point scale ranging from 1=*very strongly disagree* to 7=*very strongly agree*. A mean score was computed such that higher scores represented higher levels of perceived co-parental support from each respondent ($\alpha_{\text{men}} = .895$, $\alpha_{\text{women}} = .881$).

Conflict Management. A composite score of 16 items from the *Interpersonal Competence Questionnaire* (Buhrmester et al., 1988), the *Negative Interaction Scale* (Stanley et al., 2002), and the *Communication Patterns Questionnaire* (Christensen & Sullaway, 1984) were used to assess how couples manage conflictual and distressful situations. Participants rated their level of agreement (1 = *very strongly disagree*; 7 = *very strongly agree*) with each item (e.g., “I am able to see my partner’s point of view and really understand it, even if I don’t agree,” “My partner can easily forgive me,” “I shout or yell at my partner”). Appropriate items were reverse-coded, and a mean score was computed so that a higher score indicated more positive conflict management ($\alpha_{\text{men}} = .804$, $\alpha_{\text{women}} = .859$).

Covariates. The current study controlled for each participants’ education level, income during the last 30 days, and the number of children from previous relationships. As well, the number of children under the age of 18 currently residing in their household at least half of the time and the total length of their relationship (in months) were also included as covariates.

Analytic Plan

Descriptive statistics and correlations among the studies variables were calculated using SPSS version 27. Dyadic data were analyzed using APIM structural equation modeling in Mplus 7.4 (Muthén & Muthén, 2012) to test all three of the hypotheses. In order test the three hypotheses, three stages of APIM analyses were conducted. Bias-corrected bootstrap was added to all of the APIM analyses to increase power in estimation (Hayes, 2009). First, a path analysis using maximum likelihood was conducted to test the direct effect of financial distress on co-parenting relationship quality (H1a and H1b). Second, a mediation analysis was performed on the total sample to test the indirect effect of conflict management (H2a and H2b). Finally, to explore whether these associations varied among married versus unmarried couples, a

multigroup moderated mediation analysis was conducted using marital status as the moderator. In order to test whether moderation existed in any indirect paths, a constrained model and unconstrained models with freed parameters were needed for comparisons. An initial, fully constrained base model was estimated. Subsequently, each of the 8 models with specific indirect pathways were estimated individually and compared to the fully constrained model. Hu & Bentler (1999) suggested an acceptable goodness of fit would have insignificant value of the Chi-square test of model fit, .06 or lower for the Root Mean Squared Error of Approximation (RMSEA), .95 or closer to 1 for Comparative Fit Index (CFI), and .08 or lower for the Standard Root Mean squared Residual (SRMR).

CHAPTER 3

RESULTS

Preliminary Analyses

Table 2 shows the mean scores and correlations among the studied variables for the total sample. On average, both men and women reported heightened levels of financial distress ($M_{\text{Women}} = 6.52$, $M_{\text{Men}} = 5.88$), engaging in fairly positive conflict management behaviors ($M_{\text{Women}} = 4.87$, $M_{\text{Men}} = 5.01$), and perceiving their partner's as moderately supportive coparents ($M_{\text{Women}} = 5.26$, $M_{\text{Men}} = 5.39$). A paired samples *t*-test reveals that women's and men's report of financial distress ($t = 5.97$, $p < .01$) and conflict management ($t = -2.22$, $p < .05$) differed significantly from one another. Further, mean scores were mostly similar for married and unmarried men and women, with one-way ANOVAs revealing only marginally significant difference: on average, unmarried men reported higher financial distress ($M = 6.12$, $SD = 1.53$) than married men ($M = 5.74$, $SD = 1.43$), $F = 3.87$ ($p = .05$); see Table A4 in Appendix A. Additionally, a paired *t*-test by marital status showed that unmarried women and men differed significantly in financial distress ($t = 2.97$, $p < .01$) and conflict management ($t = -2.96$, $p < .01$), while married couples only had difference in financial distress ($t = 5.22$, $p < .01$), see Table A5 in Appendix A. The correlations (see Table 2) show significant negative associations between both men's and women's financial distress and their own co-parenting relationship qualities. Both women's and men's scores on conflict management were positively and significantly correlated with their co-parenting relationship scores. All three studied variables significantly and positively correlated with one another for women and men. Similar patterns were also found among married and unmarried couples (see Table 3).

Table 2.

Means, standard deviations, and correlations of the total sample (N=254)

	1	2	3	4	5	6	7	8	9	10	11	12	13	14
1. Financial Distress (W)	–													
2. Financial Distress (M)	.45**	–												
3. Conflict Management (W)	-.29**	-.15*	–											
4. Conflict Management (M)	-.07	-.22**	.39**	–										
5. Co-parenting Rel. Qual. (W)	-.17**	-.15*	.64**	.34**	–									
6. Co-parenting Rel. Qual. (M)	-.06	-.22**	.38**	.62**	.49**	–								
7. Education (W)	-.012	-.10	-.06	-.09	-.01	.06	–							
8. Education (M)	-.15*	-.05	.12	0	.16**	.09	.41**	–						
9. Income Past 30 Days (W)	-.12*	-.04	-.15*	-.15*	-.11	-.14*	.13*	.15*	–					
10. Income Past 30 Days (M)	-.10	-.16*	.02	-.01	.01	-.01	.29**	.33**	.01	–				
11. Num. Children from Prior (W)	.123	.11	.01	-.05	-.06	-.15*	-.27**	-.21**	-.14*	-.06	–			
12. Num. Children from Prior (M)	.07	.12	-.06	-.04	-.11	-.14*	-.17*	-.16*	-.05	-.07	.32**	–		
13. Num. Children in Home	.09	.13*	-.04	-.18**	-.06	-.17**	-.11	-.08	.06	.01	.40**	.30**	–	
14. Relationship Length	-.10	-.03	.04	-.05	-.04	-.01	.26**	.26**	.10	.17**	-.19**	-.13*	0.09	–
<i>Mean</i>	6.52	5.88	4.87	5.01	5.26	5.39	2.63	2.38	2.07	3.00	1.00	.77	2.41	99.30
<i>Standard Deviation</i>	1.77	1.48	.93	.81	1.08	1.07	.93	.92	1.28	1.53	1.38	1.34	1.28	82.15

** Correlation is significant at the 0.01 level (2-tailed). * Correlation is significant at the 0.05 level (2-tailed).

Table 3.

Means, standard deviations, and correlations by marital status ($N=254$)

	1	2	3	4	5	6	7	8	9	10	11	12	13	14
1. Financial Distress (W)	–	.46**	-.32**	-.07	-.20	-.05	.02	-.17	.01	.04	.29**	.01	.10	-.11
2. Financial Distress (M)	.45**	–	-.20	-.17	-.23*	-.21*	.04	-.07	.05	-.02	.21	.09	.19	-.01
3. Conflict Management (W)	-.27**	-.11	–	.42**	.63**	.31**	-.08	.21*	-.26*	.06	.04	.05	-.12	-.04
4. Conflict Management (M)	-.08	-.25**	.39**	–	.34**	.67**	-.10	.12	-.02	.02	-.10	-.10	-.18	-.16
5. Co-parenting Rel. Qual. (W)	-.15	-.09	.64**	.34**	–	.38**	-.12	.27**	-.12	.08	-.01	.03	-.06	-.22*
6. Co-parenting Rel. Qual. (M)	-.06	-.22**	.42**	.59**	.56**	–	-.01	.26*	.03	.09	-.23*	-.12	-.23*	-.10
7. Education (W)	-.02	-.14	-.09	-.07	.02	.07	–	.22*	.30**	.25*	-.05	-.13	-.14	.026
8. Education (M)	-.13	-.01	.05	-.05	.10	-.02	.44**	–	.18	.25*	-.17	-.11	-.11	.23*
9. Income Past 30 Days (W)	-.19*	-.08	-.10	-.23**	-.10	-.25**	.03	.13	–	.07	-.11	-.05	-.02	-.14
10. Income Past 30 Days (M)	-.13	-.18*	-.04	-.02	-.04	-.07	.23**	.30**	-.03	–	.02	-.05	.08	.11
11. Num. Children from Prior (W)	.05	.04	.01	-.02	-.09	-.10	-.36**	-.22**	-.15	-.06	–	.33**	.51**	-.13
12. Num. Children from Prior (M)	.11	.11	-.13	.02	-.24**	-.15	-.14	-.16	-.06	-.02	.33**	–	.55**	-.06
13. Num. Children in Home	.10	.11	-.01	-.17*	-.09	-.14	-.12	-.08	.10	-.03	.35**	.08	–	.13
14. Relationship Length	-.08	.05	-.01	-.02	-.05	-.02	.20*	.20*	.16	.05	-.21*	-.10	.07	–
<i>Mean (Married)</i>	6.47	5.74	4.95	5.00	5.32	5.44	2.83	2.53	2.11	3.31	.94	.61	2.46	127.08
<i>Standard Deviation (Married)</i>	1.85	1.43	.96	.80	1.10	1.04	.91	.96	1.31	1.65	1.46	1.06	1.25	88.68
<i>Mean (Unmarried)</i>	6.62	6.12	4.75	5.03	5.16	5.31	2.28	2.12	2.01	2.47	1.11	1.03	2.32	50.99
<i>Standard Deviation (Unmarried)</i>	1.64	1.53	.88	.84	1.04	1.12	.88	.77	1.21	1.11	1.24	1.67	1.34	34.06

** Correlation is significant at the 0.01 level (2-tailed). * Correlation is significant at the 0.05 level (2-tailed).

Correlations below the line represent married couples ($n=160$), whereas those above the line represent unmarried couples ($n=94$).

APIM Structural Equation Models

APIM structural equation modeling was used to first test the direct effect of financial distress on co-parenting relationship quality (H1a and H1b). The model was fully saturated ($\chi^2(0) = 0, p < .01$; CFI = 1.00; RMSEA = 0; SRMR = 0). H1a was confirmed: both women's and men's reported financial distress significantly associated with their own perception of co-parental support ($\beta = -.13, p < .05$; $\beta = -.24, p < .01$; 95% CIs [-.15, -.02], [-.29, -.09] for women and men, respectively). However, no significant direct partner effects were found for women or men (H1b).

To investigate the mediating effect of conflict management, an indirect association was estimated between financial distress and co-parenting relationship support (H2a and H2b; see Table A6 in Appendix A for the estimates of all paths). Model fit indices indicated an acceptable model fit ($\chi^2(22) = 20.96, p > .05$; CFI = 1.00; RMSEA = 0; SRMR = .05). As showed in Figure 1, H2a was confirmed: both women's and men's conflict management mediated the processes from their own financial distress to their own co-parenting relationship quality ($\beta = -.19; p < .01$; $\beta = -.11; p < .01$; 95% CIs [-.18, -.06], [-.15, -.03] for the indirect paths for women and men, respectively). H2b was partially confirmed: women's conflict management mediated the association between their own financial distress and their partner's perception of co-parental support ($\beta = -.05; p < .05$; 95% CIs [-.07, -.01] for the indirect path). However, the partner indirect effect specified in H2b was not found. In other words, men's conflict management did not mediate the process from their own financial distress to their partner's co-parenting relationship quality.

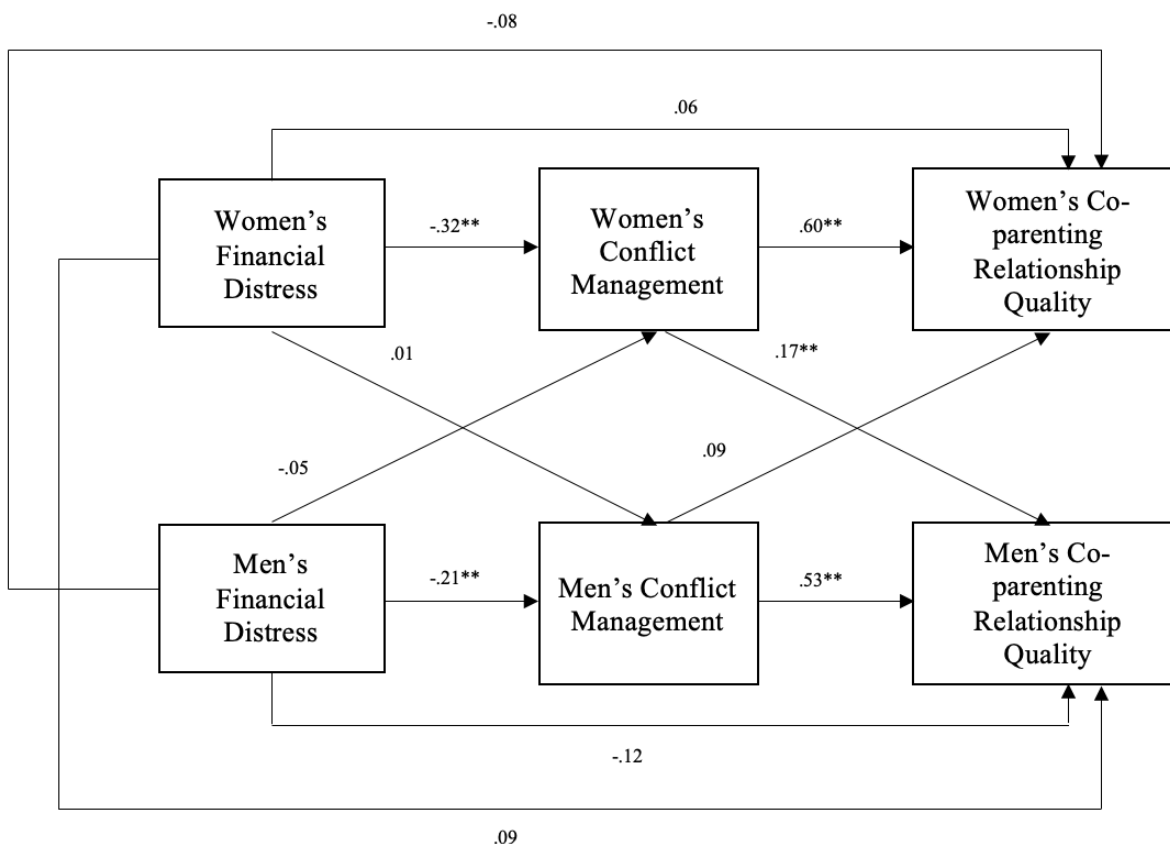


Figure 1. Path model of financial distress, conflict management, and co-parenting relationship quality for women and men ($N=254$). All coefficients are standardized. |

$** p < .01$

Finally, to test whether there were any between-group differences in how conflict management mediates the association between financial distress and co-parenting relationship quality for married and unmarried couples, a fully constrained and 8 partially constrained multigroup models were conducted and compared by using Chi-square difference scores. Here, marital status (1 = married, 0 = unmarried) was introduced as the moderator in these moderated mediation models. First, a fully constrained multigroup moderated mediation model was tested. This fully constrained model produced the same indirect paths as the mediation model without using marital status as the grouping factor. Specifically, women's and men's conflict

management mediated their own financial distress and their perception of co-parental support (actor effects for both married and unmarried couples; $\beta = -.17$; $p < .01$; $\beta = -.12$; $p < .01$; 95% CIs [-.16, -.05], [-.15, -.04] for women and men, respectively). Also, women's conflict management mediated their own financial distress and their partner's co-parental support (partner effect for both married and unmarried couples; $\beta = -.05$; $p < .05$; 95% CIs [-.06, -.01]).

Next, two parameters were freed at a time from the base model. A total of 8 models were estimated and compared to the Chi-Square scores of the base model. None of the 8 models with the freed indirect parameter was significantly different from the fully constrained model. The 8 Chi-Square differences ($\Delta\chi^2$) with the corresponding degrees of freedom differences (Δdf) did not exceed the designated critical Chi-square values. Therefore, there was no moderation by marital status in the multigroup model. Accordingly, the hypothesized actor and partner mediated affects were not different by marital status.

CHAPTER 4

DISCUSSION

The current study examined the ways in which couples process financial challenges on their relational well-being and inspected a possible mechanism that can further explain this process. It was found that financial distress hurt both co-parenting partners' ability to perceive support from one another. This is consistent with Conger's (Conger, et al., 1990) model of how financially distress influences couples' relational outcomes during recession. However, men's and women's financial distress did not have a cross-over/partner effect on their ability to perceive co-parental support from each other. In other words, men's and women's financial distress did not adversely contribute to their partner's view of co-parental support.

There is some chief uniqueness to the current study. First, many studies have associated financial distress with conflict, but most have focused on measuring the occurrence of conflict (e.g., Gudmunson, et al., 2007). The current study examined couple's conflict management rather than conflict itself as a potential mediating factor between financial distress and co-parenting relationship quality. This is particularly insightful in understanding the importance of engaging in healthy conflict strategies for couples to enhance their relationship well-being. One of the key findings of this study is that both men's and women's reports of their conflict management as a team mediate the association between their own financial distress and their own perceived co-parental support. In other words, for both men and women the experience of financial distress is associated with a breakdown in the couple's ability to manage conflict, which, in turn, is associated with a perceived loss of support from their partner. More

importantly, this finding illustrates the significance of improving relational strength when couples feel financially challenged to eventually enrich their partnership in parenting.

Second, the current study acknowledges the necessity of taking both partners' responses into account to address the association in a more comprehensive way. This is crucial to comprehend how each partner contributes to the outcome of co-parenting relationship quality. Another noteworthy finding is that there is a partner indirect effect of conflict management. Specifically, women's report of how well they and their partner manage conflict mediated the association between their own financial distress and their partner's perception of co-parental support. This finding can be interpreted using the spillover hypothesis (Katz & Gottman, 1996) such that when both parents are financially distressed, the women's perception of how they are managing conflict as a couple can have a positive transfer effect on the men's perception of how much support he receives from her as a co-parenting partner. Interestingly, his perception of how they deal with conflict as a team was not associated with her perceived support from him. A possible rationalization is that when men become financially overwhelmed, their ability to engage in positive conflict management is negatively impacted and, thus, they are less inclined to show support to their female partner (Williams, et al., 2015). This may explain why women's view of co-parental support is not influenced by men's perception of how the couple manages conflict.

Third, the current study explored between-group differences in the mediation model among married and unmarried couples. In fact, this is one of few studies that not only included couples from different marital statuses, but also compared the two groups in the way they may perceive co-parental support through their use of conflict management. In the preliminary analyses, married and unmarried couples showed no significant differences in their reported

scores on conflict management and co-parenting support, however, unmarried men reported significantly higher levels of financial distress than did married men. Similarly, in the testing of the multigroup moderated mediation analyses, no between-group difference was found for married and unmarried groups. This finding implies that the mediating effect of the couple's use of healthy conflict strategies is the same for both married and unmarried couples, despite the fact that financial distress is more heightened among unmarried men. It is particularly valuable in informing practitioners that there are some similarities in how couples process financial distress through conflict management and manifest in their co-parenting relationship, regardless of marital status.

Limitations, Future Directions, and Implications for Research and Practice

The current study was able to incorporate responses from both genders to gauge the interconnectedness of the studied variables and established basic understandings of the proposed associations. However, there were several limitations to note. First, data used in the current study were collected from only one time point. Therefore, despite the report of indirect effects of financial distress on co-parenting relationship quality through conflict management, causation cannot be inferred due to the nature of the cross-sectional data. Future studies should use more time points to fully examine the mediating effect of conflict management overtime. Second, the sample size of the current study was relatively small given the parameters examined in the mediation model as well as the moderated mediation models. Although bias-corrected bootstrap was added to the models, it might still fall short to the probability of generating a Type I error. Future examinations should use a larger sample size to gain more power to the mediation analyses. If Type I error is a major concern, then a percentile bootstrap should be considered (Hayes & Scharkow, 2013).

One of the most critical messages this study conveys is the importance of conflict management in couples' co-parenting relationship. Specifically, interventions can positively intervene to minimize the negative effects that financial distress may have on co-parents' capacity to support one another through the ways they manage conflict in their relationships. In terms of therapeutical work, focusing on intervening the process, which are the relational aspects, rather than the problem itself, which are the financial aspects, is aligned with the process-outcome approach (Llewelyn, et al., 2016). Thus, practitioners aiming to enhance the co-parenting relationship of financially challenged couples may need to put an emphasis on assisting couples to learn and utilize more positive strategies for managing conflict and tension in their couple relationship, which in turn can foster a more supporting co-parenting relationship.

For family scholars, another implication is that there may be some merit in studying the family relationships in a uniform fashion for married and unmarried couples. Previous research has yielded limited results on the ways in which couples perceive co-parenting relationship when it comes to comparisons between the two groups. The findings of the current study suggest there are some similarities in the associations examined. Although further longitudinal methods will be needed for a full mediation analysis, the current study provides value in including both married and unmarried couples and conducting a comparison between the groups. Thus, the findings imply that the fundamental process through which couples deal with conflict in their relationship and support each other as parents are not different by marital status, and intervention programs can be designed accordingly.

REFERENCES

- Bonds, D. D., & Gondoli, D. M. (2007). Examining the process by which marital adjustment affects maternal warmth: The role of coparenting support as a mediator. *Journal of Family Psychology, 21*(2), 288–296. <https://doi.org/10.1037/0893-3200.21.2.288>
- Broderick, A. V., Brelsford, G. M., & Wadsworth, M. E. (2019). Interparental relationships among low income, ethnically diverse, two-parent cohabiting families. *Journal of Child and Family Studies, 28*(8), 2259–2271. <https://doi.org/10.1007/s10826-019-01442-4>
- Buhrmester, D., Furman, W., Wittenberg, M. T., & Reis, H. T. (1988). Five domains of interpersonal competence in peer relationships. *Journal of Personality and Social Psychology, 55*(6), 991–1008. <https://doi.org/10.1037/0022-3514.55.6.991>
- Carlson, M. J., & McLanahan, S. S. (2006). Strengthening unmarried families: Could enhancing couple relationships also improve parenting? *Social Service Review, 80*(2), 297–321. <https://doi.org/10.1086/503123>
- Cherry, D. J., & Orme, J. G. (2011). Validation study of a co-parenting scale for foster couples. *Journal of Public Child Welfare, 5*(5), 564–589. <https://doi.org/10.1080/15548732.2011.617285>
- Cho, S., Cui, M., & Claridge, A. M. (2020). Perceived coparenting support and later relationship status among cohabiting parents. *The American Journal of Family Therapy, 48*(2), 177–194. <https://doi.org/10.1080/01926187.2019.1684852>
- Choi, J.-K., Parra, G., & Jiang, Q. (2019). The longitudinal and bidirectional relationships between cooperative coparenting and child behavioral problems in low-income, unmarried families. *Journal of Family Psychology, 33*(2), 203–214. <https://doi.org/10.1037/fam0000498>
- Christensen, A., & Sullaway, M. (1984). *Communication Patterns Questionnaire*. University of California, Los Angeles. <https://eds.b.ebscohost.com/eds/detail/detail?vid=4&sid=a1d690f9-9ff9-4681-96b4-5fbd3dbcdd58%40pdc-v-sessmgr01&bdata=JkF1dGhUeXBIPWlwLHNoaWlmc2l0ZT1lZHMtbGl2ZQ%3d%3d#AN=HaPI-243156&db=hpi>
- Christopher, C., Umemura, T., Mann, T., Jacobvitz, D., & Hazen, N. (2015). Marital quality over the transition to parenthood as a predictor of coparenting. *Journal of Child and Family Studies, 24*(12), 3636–3651. <https://doi.org/10.1007/s10826-015-0172-0>

- Conger, R. D., Conger, K. J., & Martin, M. J. (2010). Socioeconomic status, family processes, and individual development. *Journal of Marriage and Family*, 72(3), 685–704. <https://doi.org/10.1111/j.1741-3737.2010.00725.x>
- Conger, R. D., & Elder, G. H., Jr. (1994). *Families in troubled times: Adapting to change in rural America*. New York, NY: Aldine de Gruyter.
- Conger, R. D., Elder, G. H., Lorenz, F. O., Conger, K. J., Simons, R. L., Whitbeck, L. B., ... 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., 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>
- Cowan, C. P., & Cowan, P. A. (1988). Who does what when partners become parents: Implications for men, women, and marriage? *Marriage & Family Review*, 12(3-4), 105–131. http://dx.doi.org/10.1300/J002v12 n03_07
- Dorsey, S., Forehand, R., & Brody, G. (2007). Coparenting conflict and parenting behavior in economically disadvantaged single parent African American families: The role of maternal psychological distress. *Journal of Family Violence*, 22(7), 621–630. <https://doi.org/10.1007/s10896-007-9114-y>
- Duncan, G. J., & Brooks-Gunn, J. (2000). Family poverty, welfare reform, and child development. *Child Development*, 71(1), 188–196. <https://doi.org/10.1111/1467-8624.00133>
- Durtschi, J. A., Soloski, K. L., & Kimmes, J. (2017). The dyadic effects of supportive coparenting and parental stress on relationship quality across the transition to parenthood. *Journal of Marital and Family Therapy*, 43(2), 308–321. <https://doi.org/10.1111/jmft.12194>
- Epstein, K., Pruetz, M. K., Cowan, P., Cowan, C., Pradhan, L., Mah, E., & Pruetz, K. (2015). More than one way to get there: Pathways of change in coparenting conflict after a preventive intervention. *Family Process*, 54(4), 610–618. <https://doi.org/10.1111/famp.12138>
- Fagan, J., & Lee, Y. (2014). Longitudinal associations among fathers' perception of coparenting, partner relationship quality, and paternal stress during early childhood. *Family Process*, 53(1), 80–96. <https://doi.org/10.1111/famp.12055>
- Falconier, M. K., & Epstein, N. B. (2010). Relationship satisfaction in Argentinean couples under economic strain: Gender differences in a dyadic stress model. *Journal of Social and Personal Relationships*, 27(6), 781–799. <https://doi.org/10.1177/0265407510373260>

- Feinberg, M. E. (2002). Co-parenting and the transition to parenthood: A framework for prevention. *Clinical Child and Family Psychology Review*, 5(3), 173–195. <https://doi.org/10.1023/a:1019695015110>
- Feinberg, M. E. (2003). The internal structure and ecological context of coparenting: A framework for research and intervention. *Parenting*, 3(2), 95–131. https://doi.org/10.1207/s15327922par0302_01
- Goldberg, J. S., & Carlson, M. J. (2015). Patterns and predictors of coparenting after unmarried parents part. *Journal of Family Psychology*, 29(3), 416–426. <https://doi.org/10.1037/fam0000078>
- Gudmunson, C. G., Beutler, I. F., Israelsen, C. L., McCoy, J. K., & Hill, E. J. (2007). Linking financial strain to marital instability: Examining the roles of emotional distress and marital interaction. *Journal of Family and Economic Issues*, 28, 357–376. <https://doi.org/10.1007/s10834-007-9074-7>.
- Hardie, J. H., & Lucas, A. (2010). Economic factors and relationship quality among young couples: Comparing cohabitation and marriage. *Journal of Marriage and Family*, 72(5), 1141–1154. <https://doi.org/10.1111/j.1741-3737.2010.00755.x>
- Hayes, A. F. (2009). Beyond Baron and Kenny: Statistical mediation analysis in the new millennium. *Communication Monographs*, 76(4), 408–420. <https://doi.org/10.1080/03637750903310360>
- Hayes, A. F., & Scharkow, M. (2013). The relative trustworthiness of inferential tests of the indirect effect in statistical mediation analysis. *Psychological Science*, 24(10), 1918–1927. <https://doi.org/10.1177/0956797613480187>
- Hill, R. (1949). *Families under stress*. New York: Harper & Row.
- Hu, L., & Bentler, P. M. (1999). Cutoff criteria for fit indexes in covariance structure analysis: Conventional criteria versus new alternatives. *Structural Equation Modeling: A Multidisciplinary Journal*, 6(1), 1–55. <https://doi.org/10.1080/10705519909540118>
- Jamison, T. B., Coleman, M., Ganong, L. H., & Feistman, R. E. (2014). Transitioning to postdivorce family life: A grounded theory investigation of resilience in coparenting. *Family Relations*, 63(3), 411–423. <https://doi.org/10.1111/fare.12074>
- Jamison, T. B., Ganong, L., & Proulx, C. M. (2017). Unmarried coparenting in the context of poverty: Understanding the relationship between stress, family resource management, and resilience. *Journal of Family and Economic Issues*, 38(3), 439–452. <https://doi.org/10.1007/s10834-016-9518-z>

- Katz, L. F., & Gottman, J. M. (1996). Spillover effects of marital conflict: In search of parenting and coparenting mechanisms. *New Directions for Child and Adolescent Development*, 1996(74), 57–76. <https://doi.org/10.1002/cd.23219967406>
- Kenny, D. A., & Ledermann, T. (2010). Detecting, measuring, and testing dyadic patterns in the actor–partner interdependence model. *Journal of Family Psychology*, 24(3), 359–366. <https://doi.org/10.1037/a0019651>
- Kopystynska, O., Barnett, M. A., & Curran, M. A. (2020). Constructive and destructive interparental conflict, parenting, and co-parenting alliance. *Journal of Family Psychology*, 34(4), 414–424. <https://doi.org/10.1037/fam0000606>
- Lavee, Y., McCubbin, H. I., & Patterson, J. M. (1985). The double ABCX model of family stress and adaptation: An empirical test by analysis of structural equations with latent variables. *Journal of Marriage and the Family*, 47(4), 811–825. <https://doi.org/10.2307/352326>
- Le, Y., McDaniel, B. T., Leavitt, C. E., & Feinberg, M. E. (2016). Longitudinal associations between relationship quality and coparenting across the transition to parenthood: A dyadic perspective. *Journal of Family Psychology*, 30(8), 918–926. <https://doi.org/10.1037/fam0000217>
- Llewelyn, S., Macdonald, J., & Aafjes-van Doorn, K. (2016). Process–outcome studies. *APA Handbook of Clinical Psychology: Theory and Research*, 2, 451–463. <https://doi.org/10.1037/14773-020>
- Margolin, G., Gordis, E. B., & John, R. S. (2001). Coparenting: A link between marital conflict and parenting in two-parent families. *Journal of Family Psychology*, 15(1), 3–21. <https://doi.org/10.1037/0893-3200.15.1.3>
- McDaniel, B. T., Teti, D. M., & Feinberg, M. E. (2018). Predicting coparenting quality in daily life in mothers and fathers. *Journal of Family Psychology*, 32(7), 904–914. <https://doi.org/10.1037/fam0000443>
- McHale, J. P., Kuersten-Hogan, R., & Rao, N. (2004). Growing points for coparenting theory and research. *Journal of Adult Development*, 11(3), 221–234. <https://doi.org/10.1023/b:jade.0000035629.29960.ed>
- McHale, J. P., Salman-Engin, S., & Covert, M. D. (2015). Improvements in unmarried African American parents' rapport, communication, and problem-solving following a prenatal coparenting intervention. *Family Process*, 54(4), 619–629. <https://doi.org/10.1111/famp.12147>
- Merrifield, K. A., & Gamble, W. C. (2012). Associations among marital qualities, supportive and undermining coparenting, and parenting self-efficacy. *Journal of Family Issues*, 34(4), 510–533. <https://doi.org/10.1177/0192513x12445561>

- Morrill, M. I., Hines, D. A., Mahmood, S., & Cordova, J. V. (2010). Pathways between marriage and parenting for wives and husbands: The Role of Coparenting. *Family Process*, 49(1), 59–73. <https://doi.org/10.1111/j.1545-5300.2010.01308.x>
- Moffitt, R. A. (2015). The deserving poor, the family, and the U.S. welfare system. *Demography*, 52(3), 729–749. <https://doi.org/10.1007/s13524-015-0395-0>
- Murphy, S. E., Gallegos, M. I., Jacobvitz, D. B., & Hazen, N. L. (2017). Coparenting dynamics: Mothers' and fathers' differential support and involvement. *Personal Relationships*, 24(4), 917–932. <https://doi.org/10.1111/pere.12221>
- Muthen, L. K., & Muthen, B. (2012). *Mplus: statistical analysis with latent variables: user's guide (7th ed.)*. Los Angeles, CA: Muthén & Muthén.
- Ogolsky, B. G., Monk, J. K., Rice, T. K. M., Theisen, J. C., & Maniotes, C. R. (2017). Relationship maintenance: A review of research on romantic relationships. *Journal of Family Theory & Review*, 9(3), 275–306. <https://doi.org/10.1111/jftr.12205>
- Paat, Y.-F. (2011). The link between financial strain, interparental discord and children's antisocial behaviors. *Journal of Family Violence*, 26(3), 195–210. <https://doi.org/10.1007/s10896-010-9354-0>
- Pedro, M. F., Ribeiro, T., & Shelton, K. H. (2012). Marital satisfaction and partners' parenting practices: The mediating role of coparenting behavior. *Journal of Family Psychology*, 26(4), 509–522. <https://doi.org/10.1037/a0029121>
- Peltz, J. S., Rogge, R. D., & Sturge-Apple, M. L. (2018). Transactions within the family: Coparenting mediates associations between parents' relationship satisfaction and the parent-child relationship. *Journal of Family Psychology*, 32(5), 553–564. <https://doi.org/10.1037/fam0000413>
- Prawitz, A. D., Garman, E. T., Sorhaindo, B., O'Neill, B., Kim, J., & Drentea, P. (2006). InCharge financial distress/financial well-being scale. *Journal of Financial Counseling and Planning*, 17(1), 34–50. <https://doi.org/10.1037/t60365-000>
- Pruett, M. K., Cowan, P. A., Cowan, C. P., Gillette, P., & Pruett, K. D. (2019). Supporting father involvement: An intervention with community and child welfare-referred couples. *Family Relations*, 68(1), 51–67. <https://doi.org/10.1111/fare.12352>
- Riina, E. M., & Feinberg, M. E. (2018). The trajectory of coparenting relationship quality across early adolescence: Family, community, and parent gender influences. *Journal of Family Psychology*, 32(5), 599–609. <http://dx.doi.org/10.1037/fam0000426>
- Schoppe-Sullivan, S. J., & Mangelsdorf, S. C. (2012). Parent characteristics and early coparenting behavior at the transition to parenthood. *Social Development*, 22(2), 363–383. <https://doi.org/10.1111/sode.12014>

- Stanley, S. M., Markman, H. J., & Whitton, S. W. (2002). Communication, conflict, and commitment: Insights on the foundations of relationship success from a national survey. *Family Process, 41*(4), 659–675. <https://doi.org/10.1111/j.1545-5300.2002.00659.x>
- Taylor, E. M., Behets, F. M., Schoenbach, V. J., Miller, W. C., Doherty, I. A., & Adimora, A. A. (2011). Coparenting and sexual partner concurrency among White, Black, and Hispanic men in the United States. *Sexually Transmitted Diseases, 38*(4), 293–298. <https://doi.org/10.1097/olq.0b013e3181fc7005>
- Teubert, D., & Pinquart, M. (2010). The association between coparenting and child adjustment: A meta-analysis. *Parenting, 10*(4), 286–307. <https://doi.org/10.1080/15295192.2010.492040>
- Waller, M. R. (2012). Cooperation, conflict, or disengagement? Coparenting styles and father involvement in fragile families. *Family Process, 51*(3), 325–342. <https://doi.org/10.1111/j.1545-5300.2012.01403.x>
- Wheeler, B. E., Kerpelman, J. L., & Yorgason, J. B. (2019). Economic hardship, financial distress, and marital quality: The role of relational aggression. *Journal of Family and Economic Issues, 40*(4), 658–672. <https://doi.org/10.1007/s10834-019-09632-4>
- Williams, D. T., Cheadle, J. E., & Goosby, B. J. (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>
- Wood, R. G., Moore, Q., Clarkwest, A., & Killewald, A. (2014). The long-term effects of building strong families: A program for unmarried parents. *Journal of Marriage and Family, 76*(2), 446–463. <https://doi.org/10.1111/jomf.12094>
- Young, M., Riggs, S., & Kaminski, P. (2017). Role of marital adjustment in associations between romantic attachment and coparenting. *Family Relations, 66*(2), 331–345. <https://doi.org/10.1111/fare.12245>

APPENDIX A

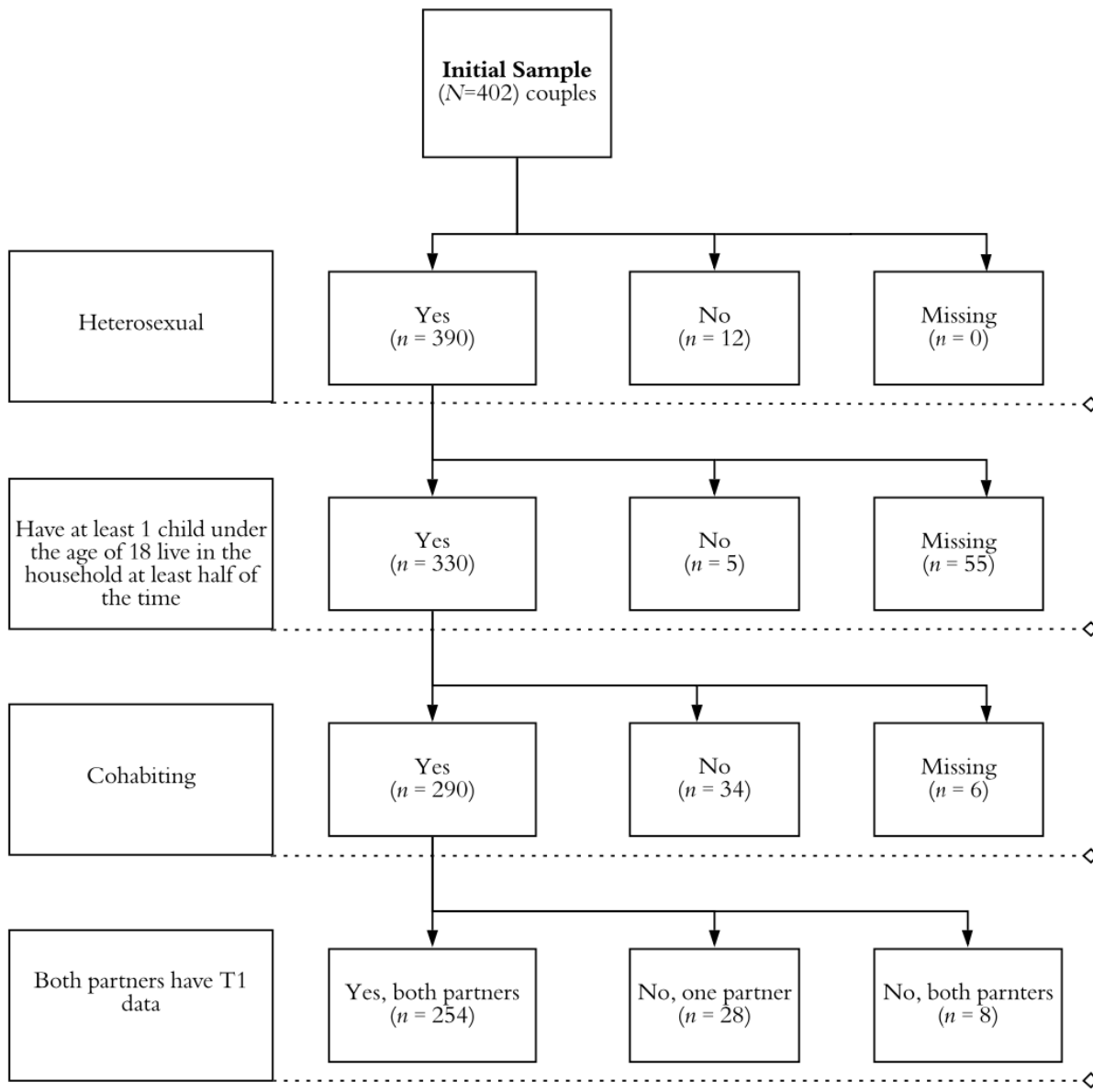


Figure A1. Sample inclusion criteria.

Table A1. Comparison of demographic characteristics for the sample and the excluded couples.

Demographic Characteristics	Included Couples (<i>n</i> = 254)		Excluded Couples (<i>n</i> = 148)		<i>F</i> -value (<i>p</i> -value)	
	Women	Men	Women	Men	Women	Men
Age: M (SD)	32.31 (8.30)	35.31 (9.41)	32.59 (9.26)	34.62 (10.63)	0.98 (.76)	0.42 (.52)
Education Level: M (SD)	2.62 (.93)	2.37 (.92)	2.70 (.87)	2.43 (.88)	1.69 (.19)	0.39 (.53)
Last 30 days Income: M (SD)	2.07 (1.28)	3.00 (1.53)	2.26 (1.48)	3.19 (1.49)	4.34 (.04)	0.05 (.83)
Num. Children From Prior: M (SD)	1.00 (1.38)	0.77 (1.34)	1.17 (1.58)	0.64 (1.22)	0.88 (.35)	0.54 (.47)
Num. Children Currently Residing in the Home: M (SD)		2.40 (1.28)		2.25 (1.32)		0.97 (.33)
Relationship Length (Months): M (SD)		99.30 (82.15)		80.14 (85.49)		3.81 (.05)

Table A2. *One-way ANOVA for the studied variables for the sample and the excluded couples.*

	Included Couples		Excluded Couples		<i>F</i> -value (<i>p</i> -value)
	<i>n</i>	<i>M</i> (SD)	<i>n</i>	<i>M</i> (SD)	
Financial Distress (W)	254	6.52 (1.77)	133	6.38 (1.33)	0.62 (.43)
Financial Distress (M)	254	5.87 (1.48)	85	5.57 (1.36)	3.01 (.08)
Conflict Management (W)	254	4.87 (0.93)	134	5.00 (0.92)	1.57 (.21)
Conflict Management (M)	254	5.01 (0.81)	86	4.98 (0.93)	0.09 (.77)
Co-parenting Rel. Qual. (W)	254	5.26 (1.08)	132	5.32 (1.13)	0.28 (.60)
Co-parenting Rel. Qual. (M)	254	5.39 (1.07)	84	5.41 (1.06)	0.03 (.87)

Table A3. Comparison of demographic characteristics for married and unmarried couples ($N=254$).

Demographic Characteristics	Married ($n = 160$)		Unmarried ($n = 94$)		F-value (p -value)	
	Women	Men	Women	Men	Women	Men
Age: M (SD)	34.47 (8.42)	37.54 (9.51)	28.64 (6.67)	31.52 (7.97)	32.91 (.00)	26.64(.00)
Education Level: M (SD)	2.83 (.91)	2.53 (.96)	2.28 (.88)	2.12 (.77)	0.09 (.77)	18.61 (.00)
Last 30 days Income: M (SD)	2.11 (1.31)	3.31 (1.65)	2.01 (1.21)	2.47 (1.11)	2.00 (.16)	11.56 (.00)
Num. Children From Prior: M (SD)	0.94 (1.46)	0.61 (1.06)	1.11 (1.23)	1.03 (1.67)	0.88 (.35)	5.68 (.00)
Num. Children Currently Residing in the Home: M (SD)		2.46 (1.25)		2.32 (1.34)		0.67 (.42)
Relationship Length (Months): M (SD)		127.08 (88.67)		50.99 (34.06)		59.65 (.00)

Table A4. *One-way ANOVA for the studied variables for married and unmarried couples (N=254).*

	<i>M (SD)</i>		<i>F-value (p-value)</i>
	Married Couples (<i>n</i> = 160)	Unmarried Couples (<i>n</i> = 94)	
Financial Distress (W)	6.47 (1.85)	6.62 (1.64)	0.45 (.50)
Financial Distress (M)	5.74 (1.43)	6.12 (1.53)	3.87 (.05)
Conflict Management (W)	4.95 (0.96)	4.75 (0.88)	2.71 (.10)
Conflict Management (M)	5.00 (0.80)	5.03 (0.84)	0.11 (.74)
Co-parenting Rel. Qual. (W)	5.32 (1.10)	5.16 (1.04)	1.30 (.26)
Co-parenting Rel. Qual. (M)	5.44 (1.04)	5.31 (1.12)	0.92 (.34)

Table A5. *Paired samples t-tests between partners.*

	Mean Difference	<i>t</i>	<i>df</i>	<i>p</i>
All Couples (N=254)				
Financial Distress	0.64	5.97	253	.00
Conflict Management	-0.13	-2.22	253	.03
Co-parenting Rel. Qual.	-0.13	-1.92	253	.06
Unmarried Couples (n = 94)				
Financial Distress	0.51	2.97	93	.00
Conflict Management	-0.28	-2.96	93	.00
Co-parenting Rel. Qual.	-0.15	-1.18	93	.24
Married Couples (n = 160)				
Financial Distress	0.73	5.22	159	.00
Conflict Management	-0.05	-0.62	159	.54
Co-parenting Rel. Qual.	-0.12	-1.53	159	.13

Table A6. Standardized parameter estimates for factor loadings and paths for the unconstrained APIM mediation model (Hypotheses 2a and 2b).

Paths	β (SE)	<i>p</i>	95% CI
Actor Effects			
Financial Distress (W) → Conflict Management (W)	-.32 (0.07)	.000	[-.25, -.09]
Conflict Management (W) → Co-parenting Rel. Qual. (W)	.60 (0.05)	.000	 [.55, .81]
Financial Distress (W) → Co-parenting Rel. Qual. (W)	.06 (0.05)	.230	[-.02, .10]
Financial Distress (M) → Conflict Management (M)	-.21 (0.07)	.003	[-.20, -.03]
Conflict Management (M) → Co-parenting Rel. Qual. (M)	.53 (0.06)	.000	 [.55, .87]
Financial Distress (M) → Co-parenting Rel. Qual. (M)	-.12 (0.07)	.063	[-.19, .00]
Partner Effects			
Financial Distress (W) → Conflict Management (M)	.01 (0.07)	.880	[-.06, .07]
Financial Distress (M) → Conflict Management (W)	-.05 (0.07)	.474	[-.13, .06]
Conflict Management (W) → Co-parenting Rel. Qual. (M)	.17 (0.06)	.006	 [.06, .34]
Conflict Management (M) → Co-parenting Rel. Qual. (W)	.09 (0.06)	.088	[-.02, .27]
Financial Distress (W) → Co-parenting Rel. Qual. (M)	.09 (0.06)	.117	[-.01, .13]
Financial Distress (M) → Co-parenting Rel. Qual. (W)	-.08 (0.05)	.121	[-.13, .02]
Covariations			
Financial Distress (W) ↔ Financial Distress (M)	.42 (0.06)	.000	 [.71, 1.47]
Conflict Management (W) ↔ Conflict Management (M)	.35 (0.06)	.000	 [.16, .33]
Co-parenting Rel. Qual. (W) ↔ Co-parenting Rel. Qual. (M)	.30 (0.06)	.000	 [.11, .30]
Indirect Effects			
Financial Distress (W) → Conflict Management (W) → Co-parenting Rel. Qual. (W)	-.19 (0.05)	.000	 [-.18, -.06]
Financial Distress (M) → Conflict Management (M) → Co-parenting Rel. Qual. (M)	-.11 (0.04)	.006	 [-.15, -.03]
Financial Distress (W) → Conflict Management (W) → Co-parenting Rel. Qual. (M)	-.05 (0.03)	.029	 [-.07, -.01]
Financial Distress (M) → Conflict Management (M) → Co-parenting Rel. Qual. (W)	-.02 (0.01)	.169	[-.04, .00]